

THE TIMES



40P

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SATURDAY MARCH 16 1996

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in the MAGAZINE
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Details and today's token, WEEKEND, P10



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1015
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The Queen speaks of her grief Major and Blair visit children Injured girl's relapse

Nation unites for tribute to school victims

BY KATE ALDERSON, ALICE THOMSON, BILL FROST AND ALAN HAMILTON

IN A collective act of respect and an expression of deep sorrow, much of Britain will observe a minute's silence tomorrow in memory of the 17 victims of the Dunblane massacre and in solidarity with those left behind to grieve for them.

As the nation prepared to mourn with the Scottish city, doctors struggled last night to save the life of Amie Adam, five. Her thigh was shattered by bullets when the killer slaughtered 16 children and their teacher in the gymnasium of Dunblane Primary School. She had been making good progress after surgery, but yesterday she suffered a "serious post-operative setback" and was on a life-support system in Yorhill Hospital, Glasgow.

The Queen and the Princess Royal will travel to Dunblane tomorrow to comfort the bereaved. A royal visit planned for Monday was rearranged hastily yesterday afternoon when the Scottish Office told Buckingham Palace that the Queen's presence was likely to clash with the first of the private funerals of the dead children.

Yesterday the Queen offered her own public expression of grief to the victims of the massacre. She said: "My heart goes to them, each and every one, and especially to the families of those who were killed and injured. May their courage remain undimmed. I feel sure that I speak for all of you today in wishing to express our grief for those at Dunblane who have, in whatever way, endured the dreadful events of Wednesday."

The children of Dunblane Primary will return to their classrooms next Friday, nine days after the massacre, the gymnasium where the victims died will be kept open for parents to visit; then it is expected to be demolished. Political differences were

A child is a symbol of hope, a fresh start. It seems so cruelly unfair to extinguish such a source of light. ■

The Archbishop of York, p4

Dunblane massacre 24
Richard Morrison 17
Leading article 21

forgotten yesterday when John Major and Tony Blair visited Dunblane and tried to comfort and understand. Doctors and nurses from Stirling Royal Infirmary who had been on the scene minutes after Thomas Watt Hamilton went on the rampage were there to take them to some of the children unlucky enough to have been in the gymnasium, lucky enough to have escaped death.

In the presence of fifty or so medical staff and officials and all the paraphernalia of intensive care, the doctors were able to seek refuge in the jargon of their profession. The politicians found themselves with a limited vocabulary.

However, the children appeared to give them some hope. Matthew Birnie, five, was joking, his parents watched, unable to speak.

In ward 17, the three children were best friends. One was ordering an ice lolly for a pre-breakfast, another was playing with bricks. They might be allowed out for the day on Mothering Sunday.

Mr Major gave his support yesterday to the idea of a nationwide gesture of support and sympathy for a community devastated by ten minutes of homicidal madness. The Prime Minister said that he would observe the minute's silence and was sure many others would, too: "It is im-

portant for people to pay their respects in the wake of Wednesday's tragedy. A minute's silence on Sunday would be one way of achieving this."

Millions of people across the country seem set to follow Mr Major's example on Mothering Sunday. The call for a minute's silence has the support of politicians, the churches and commercial organisations. Organisers of a host of sporting fixtures said yesterday that they too would urge spectators to fall quiet as a mark of respect and national mourning.

Scottish rugby clubs were asked to observe a minute's silence before their matches today. The FA Premier League asked all clubs yesterday to observe the minute's silence before all this weekend's games.

Rick Parry, chief executive of the FA Premier League, said: "Our thoughts go out to the people of that community and our sympathies are extended to all the families who are suffering as a result of this tragedy. A period of silence is one small way of showing respect and expressing the heartfelt condolences of fans, players and officials."

Railtrack said there would be a one-minute silence at 9.30am on Sunday at 14 main stations.

Sainsbury's decided yesterday that a minute's silence would be observed at the chain's 200-and-more supermarkets. An official said: "Just before 9.30am we will broadcast an announcement to all our staff preparing to open these stores, inviting them to take part in a one-minute silence."

Worshippers across Scotland have been called to unite for two minutes of silent prayer at 11.30am tomorrow. The Scottish Evangelical Alliance is asking congregations to "pray for hope amidst the desolation felt by the stricken community".

Graham Hally, a decorator, said he was overcome with



Rachel Hally with her father, Graham, yesterday on their visit to Stirling infirmary

Girl who was saved by cold

BY KATE ALDERSON

THE father of Rachel Hally, the five-year-old girl who escaped the massacre because she was at home suffering from a cold, offered his sympathy to the bereaved families yesterday.

Graham Hally, a decorator, said he was overcome with

feelings of personal relief mixed with terrible sadness for the parents of Rachel's classmates. "We are obviously grateful and relieved that Rachel was not at school that day but we are completely overcome by grief at the loss and injuries of the other children," he said.

Rachel, five, an only child,

visited Stirling Royal Infirmary with her parents yesterday to meet the Prime Minister. She was the only child in Primary 1 to be off school last Wednesday.

The Hally family live in Braemar Avenue, the same street as the Currie family whose daughter, Melissa, was among those killed.

America leaves Adams in no doubt about ceasefire

FROM MARTIN FLETCHER IN WASHINGTON

SPURNED by the White House, Gerry Adams ended a two-day visit to Washington yesterday with demands for the restoration of the IRA ceasefire ringing in his ears.

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<http://www.the-times.co.uk>

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SIMON JENKINS 20

Fokker collapse hits Short jobs

THE collapse of Fokker, the Dutch group that is the world's largest maker of regional passenger jets, sent shockwaves through the British aerospace industry.

Short Brothers of Belfast, which made wings for Fokker, sent about 650 workers home and said that a further 400 or so jobs are likely to disappear. Rolls-Royce, where job losses are "possible but unlikely", supplied the planes' engines and will lose some £100 million in annual sales

Bruno fight attracts heavyweight betting

BY JOHN GOODBODY, SPORTS NEWS CORRESPONDENT

A RECORD £10 million is expected to be wagered by British punters that Frank Bruno will successfully defend his world heavyweight boxing title against Mike Tyson in Las Vegas.

The fight, which will be the first event to be shown in British homes on pay-per-view when it is screened at 4am tomorrow, has attracted huge support for Bruno. About 95 per cent of the bets in this country are on Bruno, who will earn £4 million from the bout compared with Tyson's £6 million.

Ian Wassells of Ladbrokes said: "This is building up into the busiest betting fight ever." The previous record was in 1989 when Tyson stopped Bruno in their first fight, a year before the American lost his title to Buster Douglas in Tokyo.

The unimpressive form of Tyson since he was released from jail after serving three years for rape, and Bruno's

victory over Oliver McCall for the World Boxing Council title last September, have led many people to back the Briton, who yesterday weighed in at 17 stone 6lb, nearly two stone heavier than Tyson. However, Ladbrokes still make Bruno the 3-1 underdog, with Tyson quoted at 9-2.

About 5,000 Britons, including Bruno's wife, Laura, and their two older daughters, Nicola and Rachel, have arrived to support their man, who lost three world title fights before defeating McCall.

At the weigh-in, Bruno's supporters jeered Tyson and the controversial promoter, Don King, while singing "He's Got the Whole World in His Hands". Many fans have been unable to get seats and will have to watch the fight on closed-circuit television.

Las Vegas file page 15
Quentin Letts, page 20
Bruno portrait, page 46
Fight preview, page 48

Dunblane looks to the light beyond

BY MAGNUS LINKLATER

DUNBLANE took a deep breath last night and began the painful process of facing the future rather than dwelling on the past.

The Prime Minister and the Leader of the Opposition had visited the scene of the carnage and had left, overwrought by what they saw in the gymnasium where the massacre took place.

The media horde had visibly thinned, the streets felt more ordinary, and the people had turned to the church for

solace.

The two-and-a-half-hour vigil of prayer held in the cathedral drew together eight denominations and was packed. Each participating minister had 15 minutes in which to offer prayers interspersed with music, but it was not a service in the strict sense. There were no vestments, no high-ranking clergy.

One of those taking part called it "a stepping-stone" to Sunday, when there will be a full commemoration attended by the Queen. Yesterday's vigil was an act of worship that took in text from those who sat in the pews rather than those in front of the altar.

It is not, I think, an exaggeration to say that this community of Dunblane has surprised everyone who has been here with its strength and dignity in the face of disaster. Both John Major and Tony Blair commented on this, and many other people have been impressed by the way the city has come together. Despite all the talk of it being a small, close-knit community in which "everyone knows everyone else", Dunblane is not really like that. It is a commuter town with many outsiders and

Continued on page 2, col 7

BAGS FOR EVERYONE



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Did police know about killer's activities? What checks were made on his background?

Judge will seek answers to gun permit questions

By STEWART TENDLER
AND STEPHEN FARRELL

LORD CULLEN, the Scottish High Court judge leading the public inquiry on the shooting, began work yesterday as the pressure increased for answers from police and the local authority about Hamilton.

As Lord Cullen met senior Scottish law officers to discuss his investigations officials were waiting for an announcement on the senior sheriff who will head the fatal accident inquiry on the deaths. He could open hearings within weeks, either sitting in Stirling or using a court in Glasgow or Edinburgh.

He will face pressure for

THE INQUIRIES

public hearings as soon as possible. Both the Central Scotland police and the Central Regional Council are already being accused of hiding behind the two investigations rather than answer questions about their roles in Thomas Hamilton's life.

The fatal accident inquiry, the equivalent of an inquest, will concentrate on the murders and Hamilton's background. The inquiry can make recommendations on school security, but Lord Cullen is more likely to look at the wider ramifications such as changes to the firearms laws.

Lord Cullen and the sheriff

are certain to focus on how Hamilton came to have and keep his weapons legally. His firearms certificate was renewed six times, although he was investigated by four forces and involved in disputes over his boys' clubs with three local councils.

The inquiry will have to examine how Hamilton was first given his certificate 18 years ago and there are many questions to answer: who did the checks on his background and what did they involve? Was it a local policeman in Stirling or someone from a central unit? Who was the counter-signatory? Did the

police or the referee know about the fact Hamilton had been thrown out of the Scouts and did this raise any doubts? The inquiry must then examine how the certificate was renewed when Hamilton was at the centre of allegations over his treatment of boys and was investigated by police several times. Colin Greenwood, editor of *Guns Review*, said: "The certificates are very hard to get and very easy to lose." He added that certificates could be revoked at any time.

Mr Greenwood, a former police firearms expert, said in situations where there is concern the owner is ordered to deposit his guns with a dealer. This happens, for example, when police are called to a domestic dispute and the wife says her husband has weapons.

Hamilton is reported to have threatened one woman who says she reported this to the police, yet he kept his certificate and was allowed to increase the number of guns he held.

Government guidance to police on the current Firearms Act says a certificate should only be issued if the police are confident there is no threat to public safety or peace. The holder must not be intemperate or of unsound mind or unfit for any other reason to hold a certificate.

The inquiry will have to decide how the guidance was interpreted in Hamilton's case. What was the process for renewing the certificates and were fresh checks carried out each time? Who were the referees for Hamilton and what did they know?

Did the police who issued the certificates know about the allegations made against Hamilton and police investigations and did any of the local authorities who became concerned about Hamilton tell the police?

Did the Central Scotland police have any way of linking the allegations and incidents involving Hamilton with the office issuing his certificate and if they did, what were the criteria for issuing his licence?

He was authorised to keep two .357 revolvers and two 9mm pistols, thought to be the guns used in the shootings.

THOMAS HAMILTON: A CHRONOLOGY



1974: Dismissed as a Scout leader after an outing to Aviemore. He claimed he had taken eight boys to a hostel. In fact they had slept in the back of a van in freezing conditions.

1977: Receives first firearms certificate from police for a 0.22mm target pistol as a shooting club member. The certificate was issued by the chief constable of the Central Scotland police or a senior officer acting for him after checks by junior officers.

1980: Firearms certificate renewed by the force, which also dealt with all of the later renewals.

1983: Firearms certificate renewed. Central region council bans him from using school premises for a youth group. *The Scotsman* prints first article on concerns over Hamilton's boys' club.

1984: *The Scotsman* prints second article on Hamilton's activities. Ombudsman supports his appeal against the council's decision.

1986: firearms certificate renewed and Hamilton adds a semi-automatic rifle. Fife regional council lets school gyms to him.

1988: Fails to rejoin the Scout movement. Hands in semi-automatic rifle after ban that followed the Hungerford massacre. Claims that two Dunblane police officers told Strathclyde police he was a

known pervert. Runs a club at Linlithgow, Lothian, until the next year when the letting is cancelled after concern from parents.

1989: Firearms certificate renewed. Mother says she passed police a dossier about Hamilton after becoming concerned at treatment of children at a summer camp. *The Scotsman* prints first article on concerns over Hamilton's boys' club.

1990: The camp is raided at one stage by police, an investigation held and 240 statements were taken. No action.

She claims Hamilton tried to threaten her with a gun and she reported this to police.

1990-91: Hamilton asks Strathclyde regional council to process film of boys. Police are told about staff concerns. They now say that any complaint would have been investigated but add: "Because apparently

none of the pictures was of an obscene nature any prosecution would have been extremely difficult to prove."

1992: Firearm certificate renewed. Fife regional council decides to stop letting school premises to Hamilton after complaints and concerns about video filming of boys. No evidence of illegality but the council felt something was wrong.

1993-94: Police reported to have made two inquiries into Hamilton.

1993: Mother complains to police after Hamilton found taking photos of 8-year-old boy in school gym. Material passed police child protection unit. Family say Prosecutor Fiscal's office decided not to prosecute. In September Central regional council warns staff dealing with Hamilton to contact legal administration department.

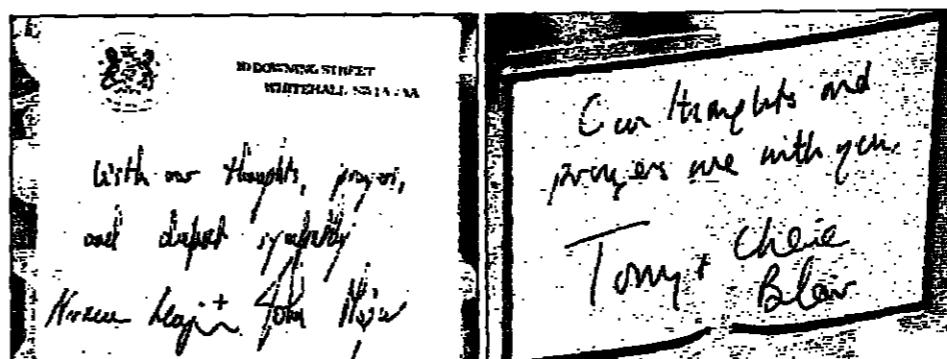
1994: Lothian police caution Hamilton after he is found in a comprising position with a young man in the Carlton Hill, Edinburgh.

1995: Firearms certificate renewed so that Hamilton has permission for two pistols, a Browning and a .357 revolver, plus two more handguns.

In autumn, Strathclyde regional council allows letting to run a football club at school in Bishopbriggs on basis of good references from responsible people.



John and Norma Major arriving at the school yesterday with Tony Blair. They added to the profusion of flowers and, below, left messages of sympathy



United in fatherly sorrow

By ALICE THOMSON

JOHN MAJOR and Tony Blair yesterday shared the grief of Dunblane when they laid flowers in memory of those who died. The Prime Minister placed yellow and white tulips and roses among the other flowers. Mr Blair laid a pink and white bouquet among the teddy bears left by

classmates. Yesterday the two men were not politicians but fathers showing compassion for the bereaved. There were no soundbites or eloquent words as they shivered in the bitter easterly wind.

At Dunblane Primary School they met the headmaster, Ron Taylor, and saw the gym, where dust-sheets hid

the blood-spattered floor. They saw the child-height bullet holes and the dented wall bars where climbing children had been picked off.

Mr Major praised the staff in trailing sentences: "I don't think it is possible to put into words what they had to deal with." Mr Blair added: "We have seen for ourselves the enormity of the evil."

The light beyond

Dunblane Primary, he had been one of the first on the scene with the parents when he heard the news of the shooting. "They were all dreading what they would hear. I shall never forget that morning," he said.

Still clearly moved, he gestured towards a small bundle of cards stacked in front of the altar in his church. They were messages of love and sympathy from the primary school at nearby Falkirk. "It's going to take a better man than me to open them," he said.

Cash pours in from a world shocked by massacre

By CAROL MIDGLEY
AND LINDSAY COOK

DONATIONS were made from across the world yesterday to appeal funds set up in the wake of the Dunblane massacre.

Several appeals have been launched. Dunblane primary school board and parent teacher association has opened a joint account at the Bank of Scotland to channel money into the school. The Bereaved Families Fund in Stirling, which is providing immediate practical help for the victims' relatives and has offered to pay funeral costs where needed, had already received more than

THE APPEAL

£10,000 yesterday. Its chairman Tony Black said: "Several funds have been established and we are not in competition."

The local newspaper, the *Stirling Observer*, which established the first appeal fund after the shootings, raised £7,000 in its first few hours.

Sir John Gorst, a Conservative member of the Heritage Select Committee, is to ask the National Lottery Charities Board to consider setting aside money that could be drawn upon by communities in times of exceptional need. The City

demonstrated its generosity when business men and women attending a dinner on Thursday night donated £13,776.60 to the Dunblane appeal. The guests at the Coopers & Lybrand PLC Awards, organised in association with *The Times*, were asked to dig deep by the newspaper's editor, Peter Stothard. Yesterday Coopers & Lybrand topped up the donation to £15,000.

□ Donations can be sent to: The Bereaved Families Fund at the Royal Bank of Scotland, sort code 83-88-00, account number 00 11 96 56. The PTA School Board Fund is at the Bank of Scotland, 63 High Street, Dunblane, Central, FK15 0EJ.



Guests at the Coopers & Lybrand awards last night

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NATIONAL
SAVINGS

'As I walked in, there were bodies everywhere. They just died where they stood'



Wilma Duggan, the senior nurse on Wednesday

Village grieves for Sunday school girls

By GILLIAN BOWDITCH

THE FUNERALS

THE first funeral will take place on Monday when two girls who were close friends will be buried in the neighbouring village of Bridge of Allan. The Church of Scotland funeral of Emma Crozier and Joanna Ross will begin at 11.30am.

Joanna's father, Kenneth Ross, said: "She was the apple of my eye. She was just snatched away. I just can't believe it." The Rev William Gilmour, the church's minister, said that he had lost three little girls from his Sunday school class of 20. The funeral of the third, Victoria Clydesdale, will be held on Tuesday.

Mr Gilmour said: "They were bright little girls, wee sparklers, little buttons. The congregation derived great pleasure from them. Everyone in the church knew them and knew their families. They will be greatly missed."

The Rev Colin McIntosh, the minister of Dunblane Cathedral, said that up to six funerals would be conducted next week at the cathedral. The services at different churches are being arranged to ensure that they do not coincide, so that the families and friends of the dead children can attend each other's services.

It is expected that the funer-

Nothing can prepare you for this, says doctor

By EMMA WILKINS

A DOCTOR who was among the first to enter the school gymnasium spoke yesterday of how she overcame her horror at the scene of the Dunblane massacre to tend to the injured children.

Brenda Fleming, an accident and emergency consultant at Stirling Royal Infirmary, paid tribute to the teachers who helped to comfort children as she decided how to begin treating them.

"As I walked in, the teacher who died and a young girl were just at my feet. There were bodies everywhere. They just died where they stood."

"The rest of the room was sprayed with bodies. It didn't look as though they'd survived long enough to move an arm or a leg. In the other room there were children less seriously injured who were sitting crying and being hugged by teachers.

"If somebody had said, 'Stop filming, this is a Hollywood set,' I would have believed them. It was so unreal. It still is."

Miss Fleming was close to tears as she told of how she checked children's pulses. "We checked the dead for signs of life. You have a quick look round and then you go to the ones who are alive and sort out your priorities.

"I was just walking round

STIRLING ROYAL INFIRMARY

One of the two wounded teachers who survived the gym massacre told yesterday of the horrendous moment when she learnt how many children had died. Speaking from her hospital bed, Mary Blake, a special needs assistant, was described as "one of the luckiest women alive" by her surgeon after being hit by a bullet behind the ear and suffering injuries to each leg.

"I'm feeling better. I don't think I have come to terms with it yet but I'm feeling physically much, much better," she said.

"I didn't actually know how many children had died or that the other teacher had died so it has been quite horrendous. It

will never be forgotten but I hope things will get back to normal in time. It will be very, very difficult but hopefully, in time."

Eileen Harid, the other teacher injured in the shooting, is being treated for limb wounds.

pointing and saying 'that child, and that child, and that child'."

Each injured child was taken out, accompanied by a teacher, Miss Fleming said. "The teachers were distraught, but they were superb. Every injured child had someone with them.

"We are trained and it's my job, but nothing can prepare you for this. I can't believe what I saw."

Miss Fleming was deeply affected by the tragedy. "We checked the dead for signs of life. You have a quick look round and then you go to the ones who are alive and sort out your priorities.

Medical staff at Addenbrooke's Hospital, Cam-

bridge, had rung to say that if every member of staff in Stirling's casualty department wanted to go to a memorial service for the victims, the Addenbrooke's staff would travel up to cover for them at the hospital, Miss Fleming said.

Wilma Duggan was the senior nurse in the accident and emergency department when the children were brought in.

"They were just so small and pale. So we. Nothing could prepare me for that," Mrs Duggan said.

She was coping as well as she could with her terrible experience, but admitted: "After my shift I went home and cried."

The hospital chaplain, the

Rev Jim Benson, said that yesterday's visit by John Major and Tony Blair had been a tremendous help for the staff. "They were very good, very human. You realised that they genuinely hurt for us," he said.

The chaplain, who has been counselling the families of the victims, said that the fact that the Prime Minister and the Opposition leader had come to the hospital together, leaving politics aside, had really moved and pleased all of them. "That very senior politicians could care enough to come help them to know that they are not being left.

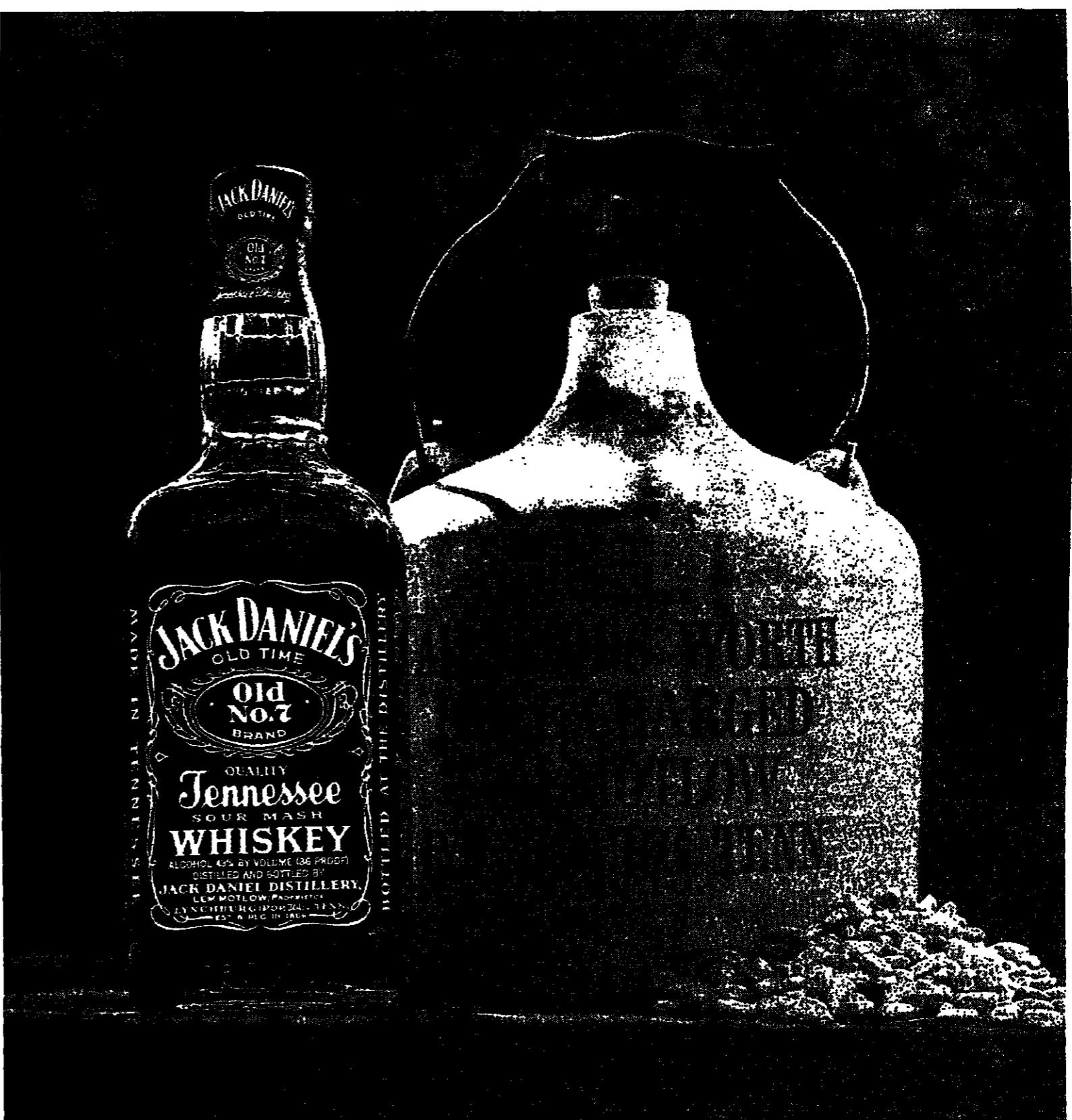
"Mr Major said he would do all he could in Parliament to help the people of Dunblane. We only had to ask," Mr Benson said.

Staff, who included paramedics, nurses, doctors and even telephone operators, had gathered in a room at the infirmary to meet the politicians. All the staff have been moved by the recognition of the horrific task they have had to face in coping with the aftermath of the shootings, the chaplain said.

The focus of the world on the city at this time was a help to the families and the staff in their grief, Mr Benson said. "But I hope now Dunblane will be left alone and people will leave us to get over it together."



Brenda Fleming, a consultant, praised the teachers



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1015

An advertisement for Coca-Cola is published on page 11 of today's 1015 supplement. In some editions the code TT16CO12 has been superimposed on the advertisement. This is a production error and the code should not have appeared.



Amie: critically ill

with her breathing on a ventilator," he added.

It is understood that bone

marrow seeping into Amie's

bloodstream may have caused

the relapse. On Wednesday

night she underwent emergen-

cy surgery on her leg at

Yorkhill. On Thursday she

was moved out of intensive

care to an orthopaedic ward

and was said to be making

good progress.

Toys and flowers for Amie

and her two classmates at the

hospital have been flooding in.

Hospital staff said: "Gifts for

the children have been coming

in all day from businesses and

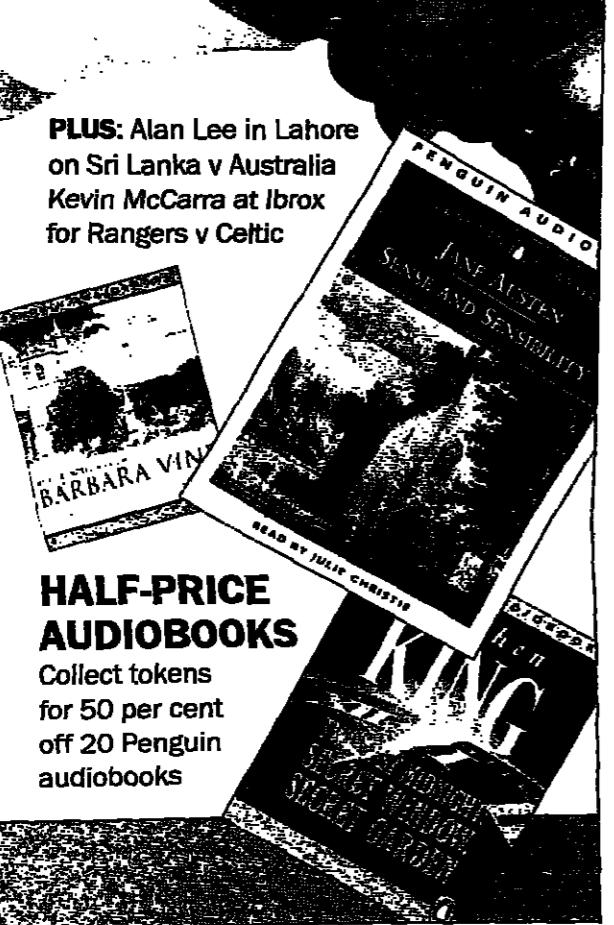
local people in Glasgow just

This is called a deep vein thrombosis which leads to a pulmonary embolism (blockage of the pulmonary artery supplying the lungs) but it is more common in adults."

THE TIMES ON MONDAY

13 PAGES OF
TIMES SPORTBRUNO v TYSON
ROUND
BY ROUNDSrikumar Sen reports
from Las Vegas

PLUS: Alan Lee in Lahore
on Sri Lanka v Australia
Kevin McCarron at Ibrox
for Rangers v Celtic



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Legal firm's partner could be struck off after rugby tackle prosecution

Solicitor convicted of assaulting rich client's wife

BY MICHAEL HORNELL

A SOLICITOR who rugby-tackled the wife of a wealthy client and pinned her to his office floor was convicted of assault and false imprisonment yesterday after a private prosecution brought by his victim.

Allen Chubb, a senior partner at his practice in Belgravia, London, stumped to his seat in the dock before being ordered to pay her £1,000 in compensation at Inner London Crown Court. His victim, Laura Harold said that she was delighted with the 10-2 majority verdict.

As her family gathered for a celebration at Annabel's night-club in London, Mrs Harold, 32, was heading for Heathrow in a chauffeur-driven Bentley to catch a flight to Rome, where she has a pre-arranged group audience with the Pope. She left before the jury returned but her husband told her the result in a telephone call.

She was attacked in an interview room at the offices of Child & Child after a dispute over the title deeds to the £1 million house in Chester Square, Belgravia, where she lives with her husband, the property developer and industrialist Michael Harold.

Mrs Harold, a Roman Catholic who spent much of the five-day hearing holding her rosary beads, said afterwards: "I took this case because I wanted people in a similar position to be protected by the law of this country. I have no feeling of vengeance



Chubb: ordered to pay £1,000 compensation

towards Mr Chubb and that is not the reason I have gone through this ordeal of a private prosecution."

Her husband, 43, who owns Harold Supplies plc, which has a £4 million turnover, emphasised that although it was she who had decided to proceed with the prosecution he was pleased that she had won.

Last night the Law Society's solicitors' complaints bureau indicated that Mr Chubb's career could be severely damaged by the verdict. A spokesman said: "The papers in the case will be referred to our conduct committee and it is for them to decide whether the solicitor needs to be referred for disciplinary proceedings."

Mr Chubb, 52, of Barnes,

southwest London, is a former special constable of ten years' standing. He could be reprimanded, suspended or even struck off.

He threw Mrs Harold, who is 5ft 2in and weighs 73½ stone, out of his office and down a flight of three steps on April 28 last year after she refused to leave when he declined to hand over the title deeds of the couple's unmortgaged house. He is 6ft 5in.

His action followed a dispute between Child & Child and Mr Harold over the payment of a £3,500 bill for conveyancing work which Mr Harold alleges was negligent.

When she returned a moment later to retrieve her fur coat, which had fallen off in the fracas, he rugby-tackled her to the ground and pinned her down for five minutes, having called the police.

The Crown Prosecution Service, which had declined to prosecute, said it had decided that there was "insufficient evidence for a realistic prospect of conviction based on the documents available to the reviewing lawyers at that time".

Judge Roderick Adams told Chubb: "I recognise these convictions might have serious repercussions on your professional life. The jury have found by their verdict that you used too much force in removing Mrs Harold and by their verdict that you improperly restrained her when you had no right to do so."

The judge ordered Mr Chubb to pay £500 on each

count in compensation to Mrs Harold and £1,000 towards the cost of the prosecution. The costs had been estimated at more than £40,000 each for both Mrs Harold and Mr Chubb. He will have to pay his own costs.

Mr Chubb has practised as



Laura Harold: said vengeance played no part in her decision to pursue the case

a partner for Child & Child since 1974. The firm advertises itself as a "comprehensive and friendly legal service".

During his time as a special constable he became a divisional officer - equivalent to the rank of inspector in the force, and made more than 50 arrests. He received several commendations, including one from Scotland Yard.

In 1985 he set up the Belgravia village neighbourhood watch scheme with the slogan "We don't act as vigilantes and don't attempt to grab suspects".

Tories break record for long service

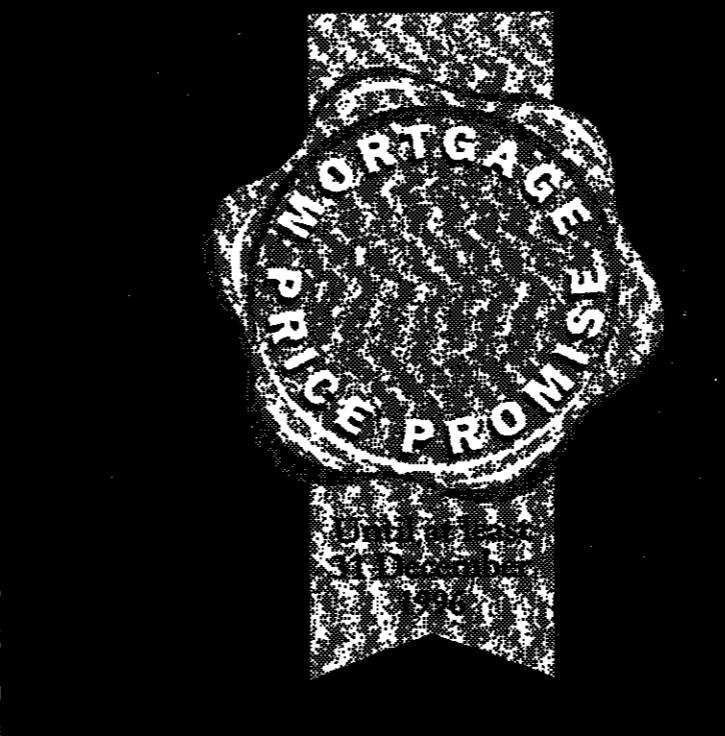
FOUR ministers entered the record books yesterday by serving for the longest continuous period this century - 16 years and 315 days.

Kenneth Clarke, Chancellor, Malcolm Rifkind, Foreign Secretary, Sir Patrick Mayhew, Northern Ireland Secretary, and Baroness Chalker, Overseas Aid Minister were all appointed by Margaret Thatcher in May 1979 and have held a number of senior posts since then. The four beat the previous record held by Lloyd-George.

Other ministers have served for longer in total but with periods out of office. Churchill was a minister for more than 29 years spread over 55 years as an MP.

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of all national building societies and banks, based on a loan of £50,000.

Labour sets out pension savings plan for everyone

By PHILIP WEBSTER, POLITICAL EDITOR

PROPOSALS to allow everyone to save for a substantial second pension in addition to the existing state scheme are shortly to be unveiled by Labour. The scheme is intended to reduce the cost of providing for the growing population of pensioners.

Chris Smith, the Shadow Social Security Secretary, is close to finalising his plan, which would enable individuals to build up their own savings within a range of funds run by various organisations, including existing private pension providers. It would allow people to put the 4.8 per cent of National Insurance contributions they are already required to make to a second pension into the new scheme and top it up with voluntary payments.

The heavy private involvement in running the scheme and its collective strength would give it an independence which Serps, the state earnings-related pension scheme, has lacked, the leadership believes. It would drive down administrative costs to such a level that the scheme would easily compete with personal pension plans. Labour believes it could also prove a viable alternative to occupational schemes.

The plan — containing elements similar to schemes already in place in Finland, Chile and Australia — will be the centrepiece of Labour's strategy to combat the burgeoning cost of retirement, as a diminishing workforce

Pensions guide, page 33

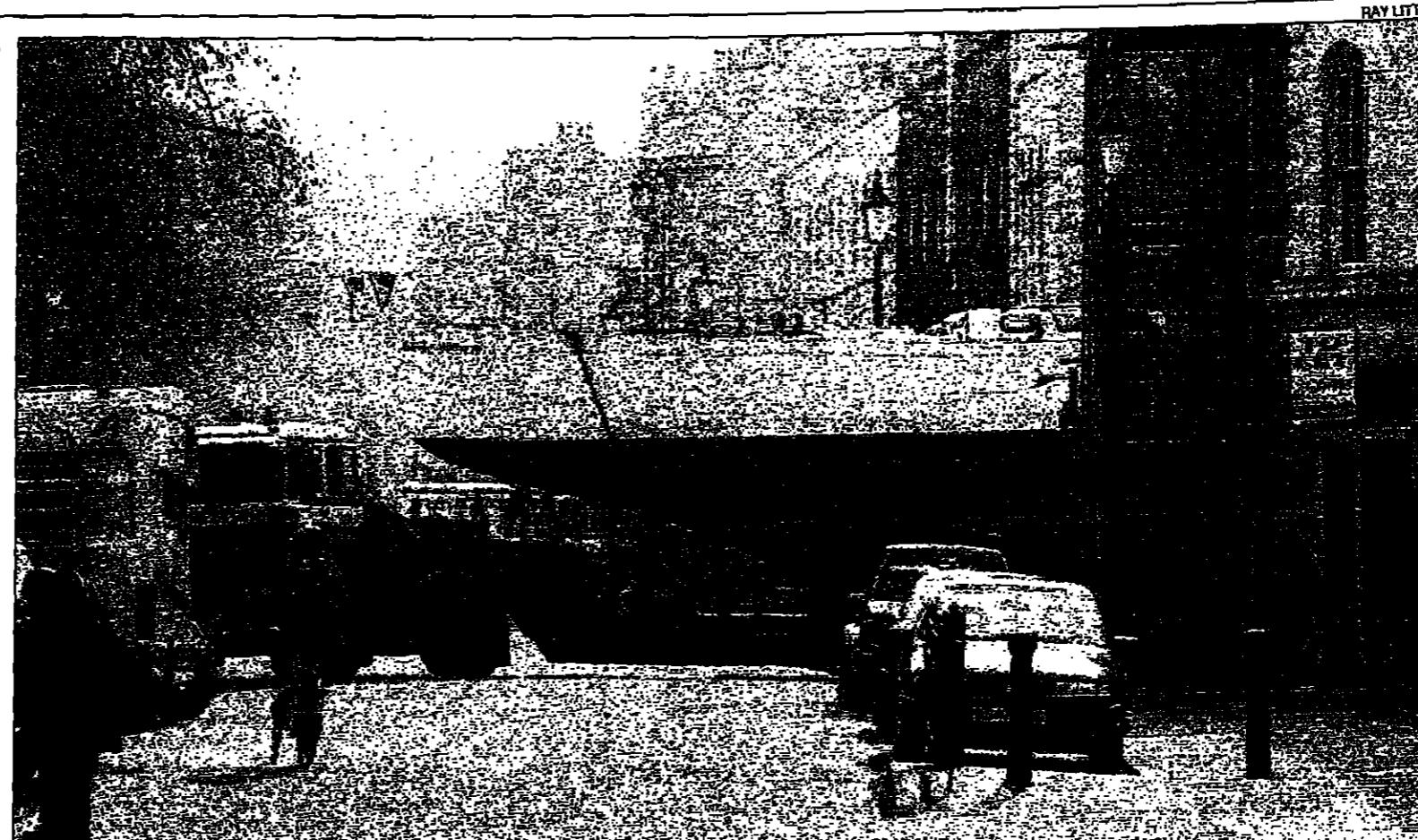
struggles to support increasing numbers of pensioners. Under the scheme insurance companies, employers, friendly societies and other groups would be able to apply to run "cross-industry" plans similar to those in Australia.

One idea Mr Smith intends to adopt is the Singapore practice of keeping investors regularly informed about the state of their holding, what it is earning at present and its projected value at retirement. It is anticipated that the existing Serps scheme will be allowed to run alongside the new one so that current investors do not feel they have wasted their contributions.

Mr Smith is expected to begin outlining his plans in a series of speeches, the first on March 26. Over the next three months he will be presenting five papers on reform of the welfare state to Labour's national policy forum.

Labour leaders are sure they can produce a better return than personal pensions, which the Government encouraged people to choose in the 1980s. Mr Smith believes that his second-tier scheme can help individuals by allowing them to have their own savings in collective funds, keeping costs low.

Some personal pension schemes have administrative costs as high as 25 per cent; overseas plans similar to the plan Labour has in mind have costs as low as 1 or 2 per cent.



Shipping lane: *Gipsy Moth IV*, Sir Francis Chichester's round-the-world yacht, returning by low-loader at Greenwich, southeast London, yesterday after a refit at Gosport, Hampshire. Damage caused by acid rain and tourist visits took nine months to repair and cost £30,000

Daffodil prices shoot up as big freeze delays flowering

By MICHAEL HORNSBY AND OLIVER AUGUST

DAFFODILS have more than doubled in price in the run-up to Mothering Sunday because of a shortage caused by cold weather and strong foreign demand.

Last month daffodil growers opposed suggestions that Mother's Day be moved to May, in line with other European countries. They feared their business would suffer because May is too late for daffodils.

They were selling for up to £2.50 for a bunch of ten yesterday, compared with

about £1 at this time last year, and in Southampton there has been a spate of daffodil thefts from municipal parks.

In East Anglia, which grows about two thirds of the national daffodil crop, there are almost no pickers in the fields because freezing temperatures have delayed flowering. The Cornish crop, which supplies the early market, is nearly exhausted.

Ed Bowman, general manager of the wholesalers Lingarden of Spalding, Lincolnshire, said: "Basically, there will not be enough daffodils to go round this weekend."

Britain grows 10,000 acres of daffodils, more than the rest of the world put together. When the crop falls short, the prices paid by foreign buyers rise sharply, diverting supplies abroad.

But daffodils are by no means the most popular gift. Angela Henderson, of Interflora, said: "Chrysanthemums, carnations and roses, particularly in pink, easily top the list, followed by freesias because of their strong scent."

£90,000 award for teacher hit in classroom

By JOHN O'LEARY, EDUCATION EDITOR

TWO primary school teachers have each won damages approaching £100,000 for injuries suffered in attacks that highlight the growing concern over classroom violence.

In the first case, to be detailed next week, a Coventry teacher who was assaulted by a boy aged nine accepted an out-of-court settlement of £82,500 from her education authority. The other award was £97,000 to a teacher in Hereford and Worcester handled by a parent.

The payments mark a new phase in the teaching unions' campaign to ensure their members' safety. The number of classroom assaults has risen rapidly in recent years and the issue will feature strongly at next month's conferences.

The Criminal Injuries Compensation Board sanctioned the £97,457 payment to a man aged 35 who has not worked since he was attacked in 1990. The teacher, who wants to remain anonymous, was pinned against a plate-glass window in front of his class by the parent of a boy who had consistently failed to wear a uniform.

The National Union of Teachers, which took up the case, said the parent shouted abuse and threatened further violence after his son had been warned that the tracksuit he

wore to school each day was wrong. Although the police took no action, his case was referred to the compensation board when he was unable to return to work.

The teacher, whose wife is expecting a baby, has been under constant medication, suffering paranoia and psychotic episodes. His award is thought to be the biggest made for an attack on a teacher.

The other case, settled in January, involved an incident seven years ago at Frederick Bird School, Coventry. Hazel Spence-Young was injured when she tried to persuade a boy with a history of behavioural problems to return to class after he refused to take part in a lesson. After shouting abuse at Mrs Spence-Young, he hit her under the chin. She still has difficulty moving her neck.

The National Association of Schoolmasters and Union of Women Teachers, which is to give details of the case on Tuesday, took action against the education authority because the assailant was below the age of criminal responsibility. Cathy Goodwin, Coventry's Chief Education Officer, said that the authority was not admitting responsibility, but a protracted court case would not have benefited either party.

NEWS IN BRIEF

P&O ferry captain 'took his own life'

The captain lost overboard from the European Tideway between Rotterdam and Felixstowe on Thursday is believed to have killed himself. P&O European Ferries said the loss of Captain John Carroll, 51, "appeared to be a personal tragedy".

He joined P&O 25 years ago and became a captain in 1991. He was married with adult children and lived at Bury St Edmunds, Suffolk.

Police fiver

Hampstead police in north London are asking 200 businesses to pay £5 a year to give a beat officer a mobile phone and allow him to respond instantly to their calls for help. Glenda Jackson, the area's MP, fears the plan could lead to a two-tier service.

Wheels of fortune

Thieves jacked up 54 new cars in the compound of a Ford dealer at Worksop, Nottinghamshire, stole wheels worth £25,000 and left the vehicles propped on bricks. A spokesman said: "The culprits did us the courtesy of putting the wheel-locking nuts back on."

Just the ticket

Job seekers in the South Wales valleys are being offered half-price rail tickets to Cardiff in a scheme run by Cardiff Railway Company and the Employment Service. The aim is to help them to find work in the expanding Cardiff Bay development area.

Taxi death crash

A passenger died in hospital after being pulled from a taxi that had careered off the road and crashed into the River Stort. Carol Watkinson, 23, of Sawbridgeworth, Hertfordshire, was trapped in the upturned, submerged car for 40 minutes.

Beach clean-up

A clean-up of beaches along a 25-mile stretch of the Irish coast began after oil-came ashore at Co. Wexford, thought to be from the Sea Empress wreck off the Welsh coast last month. The local authority said there was no immediate danger to wildlife.

Radio silence

Amateur disc jockeys at Crawley Hospital, West Sussex, have been broadcasting unaware that patients could not hear them because dilapidated equipment had blacked out the signal. The radio station is now moving to a venue with new equipment.

5

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Multimillionaire twins launch challenge to feudal rule over their tiny Channel property

Seigneur of Sark resists brothers' independence bid

By EMMA WILKINS

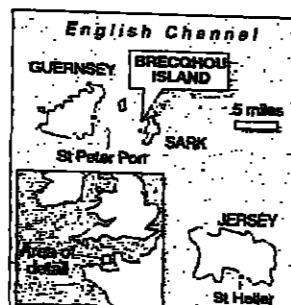
THE Seigneur of Sark is to contest an attempt by the multimillionaire Barclay twins to declare independence for the tiny Channel island of Brecqhou.

The reclusive brothers, who bought the island on a perpetual lease for £2.3 million three years ago, will ask the Royal Court of Guernsey to determine the constitutional position of Brecqhou next week. If the court rules in their favour, they could claim back a £177,000 sale tax paid to the Seigneur.

The island, 1,000 yards long, has been part of the fiefdom of Sark since 1565, when Elizabeth I allowed it to be colonised to stop pirates using it as a haven. It is separated from Sark by a channel 100 yards wide. David and Frederick Barclay, owners of *The Scotsman* and *The European*, have installed an independent water and electricity supply on Brecqhou, where they are building a £25 million Gothic mansion.

Michael Beaumont, the Seigneur, was served with a writ of summons at the harbour-side as he boarded a boat to Guernsey for a funeral this week. "The Barclay brothers are claiming that Brecqhou is constitutionally separate from Sark and they are filing their case at the court next week," Mr Beaumont said.

"I hold the island for the Crown and up till now no one has questioned that Brecqhou is part of the fief of Sark. We will defend that position," Mr Beaumont inherited his title from his grandmother, the Dame of Sark, who survived the Nazi occupation of the Channel Islands during the Second World War and who died in 1974. "The relationship



man declined to comment yesterday.

Sark's ultimate court of appeal is the judicial committee of the Privy Council, according to the Home Office. "We are aware that an action is being brought in relation to reclaiming the *treizième* tax and seeking a declaration on the constitutional position of Brecqhou," a Home Office spokeswoman said.

The Barcleys were born in London of Scottish parents and left school to train as estate agents. In the 1960s one of their early business ventures was to buy boarding houses in Bayswater and turn them into hotels.

Their present fortune is largely derived from property deals involving buying and selling hotels, including the Howard Hotel on the Thames Embankment and the Ritz in Piccadilly.

Brecqhou, which is 1,000 yards long, has been in the fiefdom of Sark since 1565. Elizabeth I allowed it to be colonised to stop pirates hiding there. Separated from Sark by 100 yards of water, it once belonged to Jersey



THE SUNDAY TIMES

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These are the controversial journals kept by Sir Kingsley Amis's biographer, Eric Jacobs, which have led to a feud with the Amis family.

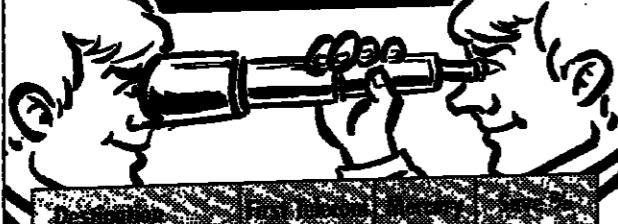
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THE SUNDAY TIMES TOMORROW



Elizabeth allocated Brecqhou to the Seigneur of Sark, a title that passed to Michael Beaumont

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Kohl's heir fuels single currency pessimism

By GEORGE BROCK, EUROPEAN EDITOR

THE START of the European Union's single currency may have to be delayed beyond 1999, according to Helmut Kohl's political heir-apparent in one of the most pessimistic assessments yet to appear from the German Government's upper echelon.

Wolfgang Schäuble, parliamentary leader of Herr Kohl's Christian Democratic party, aired his doubts about whether a monetary union could start on schedule to the author of a biography due to be published yesterday. "It could be — and I think that this is not entirely improbable — that the currency union cannot start in 1999," he is reported to have said.

Senior German politicians, up to and including Herr Kohl, have dropped hints previously that the start date would have to be put back from the planned January 1999. But Herr Schäuble, who is extremely close to the Chancellor, has not expressed his doubts so clearly before.

Although the Maastricht treaty allows rules to be bent, EU governments are supposed to reduce public debt to austerely low levels by the end of next year. Germany's public deficit is predicted to reach 3.5 per cent of gross domestic product this year, well above the 3 per cent target. France



Schäuble: aired doubts in new biography

Leading article, page 21

Kiss on the neck may be quite incidental

FROM RICHARD OWEN
IN ROME

THE ITALIAN Supreme Court yesterday overturned a Sardinian man's prison sentence for sexual harassment, declaring that kissing a female office colleague in public on the neck was not a criminal offence. "There are lustful kisses and non-lustful kisses," the judges said. "This one was non-lustful."

The man, named only as G.D., was accused of kissing his colleague "without her consent". A Cagliari court jailed him for 16 months but on appeal, the Milan judges ruled — somewhat controversially in the view of many male and female Italians — that the neck was "not an erogenous zone".

Cases of sexual harassment are comparatively rare in Italy, where unthinking male chauvinism goes largely unchallenged and the media are saturated with titillating images of scantily clad women. But the growing feminist movement has begun to alter attitudes, and laws have been passed to toughen sentences for violence against women.

The Milan judges concluded that a distinction should be drawn in law between "lustful kisses on the lips, in a clear display of desire and intoxication", and "normal kisses, such as those on the neck or cheek".

"Normal" kisses were permissible, the ruling said, and should not be included under "crimes of libidinous violence" Italian law.

BY RICHARD OWEN

ART critics called yesterday for an emergency campaign to save Italy's treasures after the collapse of Noto Cathedral in Sicily, a jewel of baroque architecture.

Antonio Paolucci, the Culture Minister, arrived in Noto yesterday to inspect the damage caused by the collapse of the dome into the interior of the cathedral, which was completed in 1770. The great twin towers and the facade are intact, but the rest gapes open to the sky.

The Bishop of Noto, Mgr Salvatore



Noto Cathedral before the collapse. Art critics say the disaster is symptomatic of the neglect of Italy's heritage

Italian anger as cathedral dome falls

Nicolosi, said he had watched with horror from his balcony as the great dome caved in, "crumpling like a biscuit" and sending a pillar of white dust into the air. "I thought at first that it was another earthquake," he said.

The cathedral, like Noto's other 18th-century buildings, was erected after the Sicilian earthquake of 1693 by the baroque architect Rosario Gagliardi. Noto is one of the most visited sites on the island, and was used by Michelangelo Antonioni as a backdrop for his film *L'Aventura*. But the cathedral has been shored up with scaffolding in recent

years, a lack of funds hampering restoration. Art critics said the Noto disaster was symptomatic of the neglect of Italy's heritage. At the end of January, another baroque gem, La Fenice opera house in Venice, went up in flames and local officials stand accused of ignoring the fire risk. Last month, Signor Paolucci disclosed that Italy was losing 30,000 art objects a year to thieves because it lacked the staff and resources to protect them.

Less than 0.5 per cent of the national budget is spent on the preservation of historic treasures, even though they provide huge tourist revenues.

WORLD PICTURES

World
Summary

Kashmiris start talks with Delhi

Delhi: The Indian Government held direct talks with Kashmiri separatist leaders yesterday, the first since the insurgency began in 1989. The encounter, unthinkable even a year ago, was an indication of a growing hunger for peace in the Muslim-majority state (Christopher Thomas writes).

Nine militant leaders recently released from jail met S.B. Chavan, the Home Minister, for an hour in Delhi. They described the talks as good and purposeful, but their former organisations called them traitors.

Basketball star changes attitude

New York: Mahmoud Abdul-Rauf, a black Muslim basketball star suspended for refusing to stand for the national anthem, agreed to stand provided he can spend the time praying (James Bone writes). "In Islam, if after making a decision you see that which is better, you do that," he said.

Mugabe's rival quits election

Harare: Only 14 hours before voting was to start, Bishop Abel Muzorewa, 71, leader of the Zimbabwean United Parties and the sole opponent to President Mugabe in the presidential election, announced his withdrawal.

Leading article, page 21

Poachers kill white rhino

Geneva: Poachers in Zaire have killed one of the 30 wild northern white rhinoceros left in the world, the World Wide Fund for Nature said. The male animal was killed last month in the Garamba national park (AFP)

Hear, hear

Paris: The French parliament voted to ban portable stereos producing more than 100 decibels after doctors said listening to loud music with earphones was damaging young people's hearing. (Reuters)

French 'gang boss' plays to gallery

FROM BEN MACINTYRE IN PARIS

FRANCIS "The Belgian" Vanverbergh, an alleged kingpin of the French underworld, swaggered into a Marseille court this week to proclaim his innocence on drug smuggling charges.

Known to the French police as "the last Godfather of Marseilles", The Belgian is a figure straight out of central casting: his record is horrific but his jaw is firm, his suit impeccably tailored and his hair neatly combed. For three

decades, he has been in and out of prison, fighting a running battle which came to a climax last year when the European Court of Human Rights ordered the French state to pay him £11,000 in damages after keeping him in prison without trial for more than four years.

"I am a delinquent," he announced simply, peering at the court through tortoiseshell spectacles. "I have lived a marginal life."

This was impressive under-

statement. Mr Vanverbergh is a product of the notoriously tough Belle-de-Mai neighbourhood of Marseilles. His first conviction, for robbery, came at the age of 18. Allegations against him since have ranged from arms offences to gangland killings, drug smuggling and pimping; for 20 years he was listed among France's most wanted men. If convicted, Mr Vanverbergh faces up to 40 years' imprisonment.



Vanverbergh: told court "I am a delinquent"

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DAY THREE.

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ABBOT ALE
FROM GREENE KING

Peking times next round of exercises to straddle island's elections and vows to reunify nation

China to launch new war games in Taiwan Strait

FROM JAMES PRINGLE IN PEKING

CHINA yesterday announced another round of military exercises in the Taiwan Strait. The ground, naval and air war games, which will straddle elections in Taiwan, are likely to reduce euphoria brought about by American assertions that Peking has no plans to invade.

Peking also announced the end of eight days of missile tests in the narrow strait dividing Taiwan from the mainland, but said the new war games would start on Monday and last until March 25, two days after Taiwan's first direct presidential elec-

tions. Meanwhile, live-fire exercises are continuing in the southern strait.

A commentary to be published today in China's leading newspapers says that "a prosperous China must be a unified China; a strong China must be a complete China".

Diplomats said that this seemed to indicate that Peking intended Taiwan should be part of China, by military conquest if necessary. Peking has never given up a commitment to reunite the country.

"The historical trend of reunification is irreversible," the editorial says. "We should



An official photograph shows the launch of one of China's missiles from a land-based launcher

Taiwanese tour de force

Taipei: Enterprising Taiwanese tour companies are chartering cruise ships to take sightseers to watch one of the two American aircraft-carrier battle groups preparing to monitor Chinese military exercises off Taiwan, *China Times* reported yesterday.

Besieged by inquiries from people eager to get a glimpse of the *USS Nimitz* and its escorts, now on their way from the Gulf, the firms have organized cruises that they hope will intersect the force's

path. The charter prices range from about £1,200 to £3,000 for each group.

Several such groups have already been organised and will shortly set off to await the arrival of the nuclear-powered carrier, the newspaper reported. The *USS Independence* and its escorts are already about 100 miles east of Taiwan, but the *USS Nimitz* is expected to arrive in the area a few days before the island's presidential elections next Saturday. (APF)

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For the sake of safety, the Chinese Government requests the Governments of relevant countries and the authorities of relevant regions to notify ships and aircraft of their countries and regions not to enter the said sea area and air space during the period, Xinhua said.

Xinhua said the People's Liberation Army would conduct joint ground, naval and air exercises in and over a sea area formed by a line connected by four points. It gave coordinates that formed an uneven oblong in the northern sector of the strait. Analysts said this round of exercises seemed likely to edge a little closer to Taiwan.

"For the sake of safety, the Chinese Government requests the Governments of relevant countries and the authorities of relevant regions to notify ships and aircraft of their countries and regions not to enter the said sea area and air space during the period," Xinhua said.

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President Lee Teng-hui addresses a presidential election rally in Taipei yesterday

Diplomatic tone fails to sweeten the bitter reality

FROM JONATHAN MIRSKY IN TAIPEI

AS FEARS of war temporarily recede in Taiwan, the ultimate problem remains: the island and Peking are both Chinese.

Chiang Kai-shek and his son

Chiang Ching-kuo, who set in

motion the move towards democ-

racy, ruled Taiwan, Peking accepted silently that they have no

immediate invasion plans is

well known here and some of

Taiwan's top officials are

sending equally reassuring

signals. Frederick Chien,

the Foreign Minister, said yester-

day that President Lee Teng-

hui had no plans for further

foreign trips. It was Mr Lee's

visit to his American alma

mater last year that triggered

the faction that some day they

would reassume power in

China as a whole.

But with the advent of the

native-born Lee Teng-hui, a

man whose cultural origins

are in many ways Japanese —

he was educated largely in

Japan, speaks Mandarin with a

Japanese accent, and had a

brother who was killed serv-

ing in the Japanese army —

Peking faced a new situation.

No matter who is elected

next week, it will be a national-

style President, and it will be a

genuine election. Neither is

acceptable in Peking, where

national leaders emerge from

inner-party conclaves and the

population finds out later.

Furthermore, such an election

could signal to some of Chi-

na's restive provinces, such as

Tibet and Muslim Xinjiang,

that breaking away is pos-

ible. A noodle seller ex-

plained that simply yesterday:

"Hah. Thirty-six small coun-

tries. Just like Russia."

the first in Chinese history, highlights these elements and the crisis yet to come. When Chiang Kai-shek and his son Chiang Ching-kuo, who set in motion the move towards democ-

racy, ruled Taiwan, Peking accepted silently that they have no

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plained that simply yesterday:

"Hah. Thirty-six small coun-

tries. Just like Russia."

Premier fumes over smoking in parliament

BY JAMES PRINGLE

CHINESE parliamentarians were rebuked by Li Peng, the Prime Minister, yesterday for smoking too much, and when one delegate to the annual session of parliament boasted about increased alcohol production he was told that Chinese should drink less alcohol and more fruit juice.

Informal gatherings of parliamentarians have been well-attended with grain alcohol, as is the habit with business banquets across China where drinking duels are often staged. But when Mr Li walked into a conference room in the Great Hall yesterday and saw packets of ciga-

rettes for sale, he exploded. "Selling cigarettes here?" he thundered.

"I suggest we people's deputies set an example in observing the no-smoking ban in public places," he said. The deputies dutifully chorused "Good", according to Xinhua news agency.

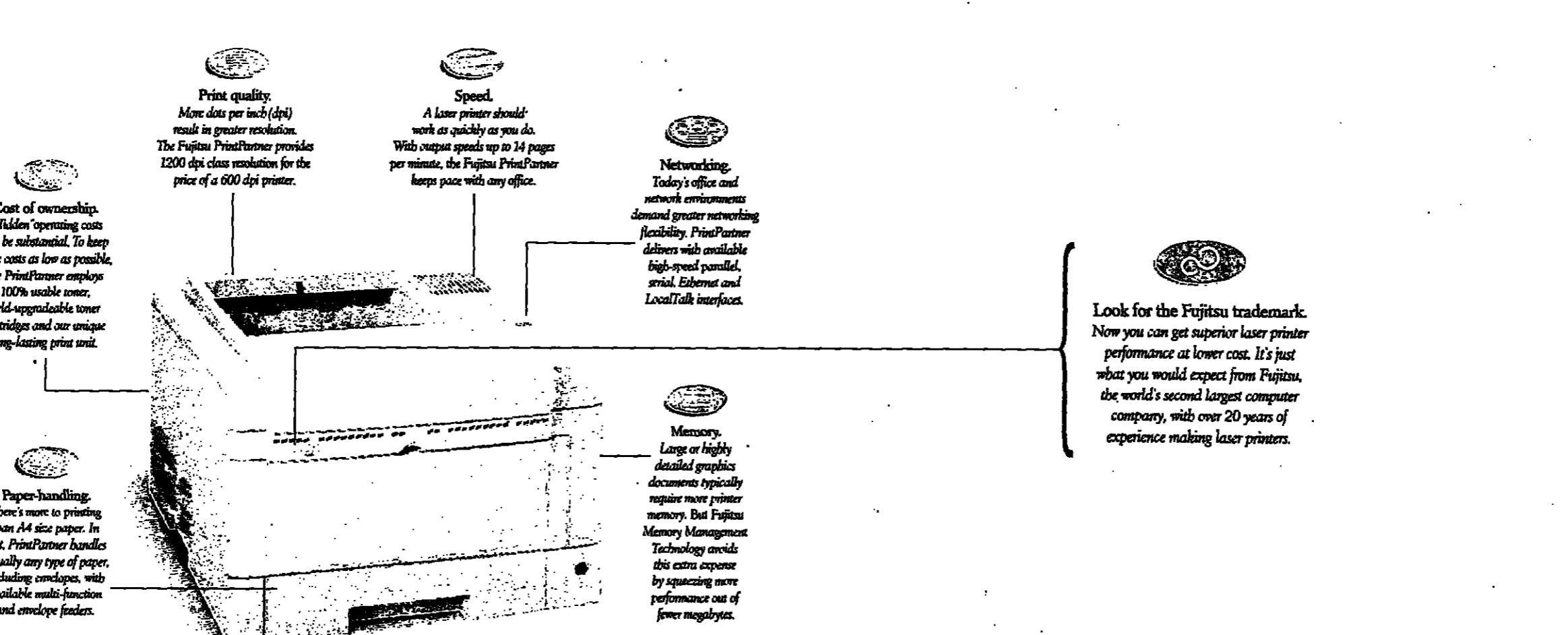
Then when the mayor of a town in Shantung province proudly boasted that liquor-making has made "marked progress" there, the austere Mr Li stepped in again. He said that too much of China's grain output was going into distilleries.

"Drinking fruit wines is helpful to our health, does not waste grain, and is good for social ethics," he said, as delegates again responded with applause.

With 350 million smokers, China does have a serious smoking problem, and an American medical journal said last year it was a "public health emergency" that could become a health disaster.

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Russian MPs vote in favour of reviving Soviet Union

FROM THOMAS DE WAAL IN MOSCOW

THE Communist-dominated Russian parliament laid on a spectacular piece of political theatre yesterday by ruling the agreement that ended the Soviet Union null and void.

Opposition deputies rose to their feet after overwhelmingly backing a resolution to overturn ratification of the Belavezhsk Agreement, signed by the leaders of Russia, Ukraine and Belarus in December 1991, which buried the Soviet Union and created the Commonwealth of Independent States. The vote was timed to coincide with the fifth anniversary of the March 1991 referendum, when most of the population voted in favour of maintaining the single state.

Yesterday's vote had more to do with pre-election skirmishing than constitutional reality. Gennadi Zyuganov, the Communist Party leader who is the main challenger to President Yeltsin in the June presidential elections, said it was the first step in a gradual recreation of the Soviet Union which would accelerate when he won the presidency.

But President Yeltsin immediately condemned the vote as pre-election manoeuvring that would inflame tensions in former Soviet republics. "Neither Ukraine nor any other of the former union republics will go back into the Soviet Union with a red flag, so why does the state Duma take decisions like this?" he asked.

In an interview with Russian television on Thursday, Mr Yeltsin said the disintegration of the Soviet Union had been unstoppable. He said his own plans for economic integration between the former republics were now speeding up. The Communist

resolution was "doing great damage to Russia", he said. "The Communists are saying this for the sake of politicking, for the sake of the elections, while because of the process of integration we are winning very serious political points."

Liberals mocked the resolution as political fantasy. One of them, Sergei Yushenkov, said voting to reconstitute the Soviet Union was about as useful as voting to declare an end to winter. Several deputies pointed out that most of the Communists in the former Russian parliament had voted to ratify the Belavezhsk Agreement in December 1991. Pressed on this point, Mr Zyuganov said: "We have a good opportunity to correct our mistakes."

Several Communist deputies hinted darkly that this was only the beginning and that if they came to power, Mr Yeltsin and others who engineered the Belavezhsk Agreement would be brought to trial. "They will not be brought to account now," Anatoli Lukyanov, a former Speaker in the Soviet parliament said. "But time will pass and history will judge them."

Vladimir Zhirinovsky, the ultra-nationalist who heads the CIA for destroying the Soviet Union in concert with Mikhail Gorbachev. "Their manoeuvres began in 1985; they finished in 1991," he said.

The Duma's decision will probably provoke much more reaction in the newly independent states, such as Kazakhstan, which has a large and vocal Russian minority, than in Russia itself. President Shevardnadze of Georgia told *Moscow News* last week that any serious attempt to recreate a single state could lead to civil strife throughout the former Soviet Union.

□ Chechen overture: The Kremlin yesterday approved a new initiative to end the 15-month conflict in Chechnya, where fierce fighting between government troops and separatist rebels continued (Richard Beeson writes).

Speaking after a special meeting of his Security Council, President Yeltsin refused to give details of the plan, which he said he would release in a televised address to the nation later this month. But according to senior Kremlin officials, President Yeltsin is to propose a peace forum made up of the pro-Moscow Chechen government, traditional Chechen elders and moderate figures among the rebels.

Peres regains lead in polls

Jerusalem: Shimon Peres, Israel's embattled Prime Minister, received a crumb of political comfort yesterday when two respected opinion polls showed him regaining the lead over his right-wing rival in the election on May 29. Binyamin Netanyahu (Christopher Walker writes).

Mr Peres's rating declined sharply after recent Hamas bombings left 61 dead. The polls, which gave Mr Peres a three-point lead over Mr Netanyahu, the Likud leader, were cited by relieved members of Mr Peres's Labour party as evidence that the Jewish nation has not yet lost

all faith in the chances of maintaining some form of peace process. The surveys were conducted to coincide with the anti-terror summit meeting in Egypt on Wednesday, when 28 countries rallied around Israel in its battle with Hamas suicide bombers.

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Leading Seaman Bluey Cottingham repainting the bow of the Royal Yacht *Britannia*. The vessel is in Florida, where the Duke of Edinburgh is due to attend several Palm Beach charity functions

Dole mobilises wounds of war against Clinton

FROM TOM RHODES IN WASHINGTON

THE War Hospital at Battle Creek is long gone, but the building that once housed wounded veterans has become a symbolic and highly significant part of Bob Dole's campaign for the White House.

It was to Ward 10 of this former army medical hospital in Michigan that the young Mr Dole was admitted in 1945, his body ripped apart by a German shell in Italy. For almost three years he was confined to the room and was still swathed in a full body cast, unable to feed or clean himself. When he returned to his home in Russell, Kansas.

For the first time since his treatment after the Second World War, Mr Dole made a deliberate detour to Battle Creek this week to revisit the scene of his greatest suffering and return to a central theme of his campaign for 1996.

It is about character," said Mr Dole, who now seems certain to win the Republican nomination. "It is about growing up in America. About knowing what made America great. About having made a little sacrifice for America. It certainly changed my life."

There was no direct comparison made between his record and President Clinton's avoidance of the draft in Vietnam, but the implication was clear.

"I don't talk about President Clinton," said the Kansas senator. "But I think voters should know who Bob Dole is. I don't think I have to hide the fact that I was a veteran."

Previously, Mr Dole has

made brief references to bouts of paralysis and depression inflicted by his wounds. He has lost a kidney, cannot use his right arm and has only partial movement in the left.

Mr Dole proposed to his aides that the hospital become a campaign stop in Michigan. The senator said he had visited the site once before but was unable to find the ward because the building had been converted into an office block in 1953. Blueprints this time provided the exact location of the room he had shared with seven other men, two of whom were destined also to become senators, the Democrats Daniel Inouye of Hawaii and the late Phil Hart of Michigan.

The Dole swing through Michigan and Ohio came as the tenor of the Republican campaign altered. No longer facing the challenge of Steve Forbes, the multimillionaire publisher, Mr Dole made only a cursory reference to Pat Buchanan, the conservative commentator who has said that he will stay in the race for the nomination.

The clear focus in the past week has been to project Mr Dole as the undisputed rival to Mr Clinton and to bring an end to damaging divisions in the Republican ranks.

The Dole camp hopes that highlighting both the suffering and experience of their candidate will counter inevitable criticism from the Clinton campaign that the senator is too old to assume the presidency.

Sponsors quit show that insulted Princess

FROM JAMES BONE IN NEW YORK

TWO firms have withdrawn as sponsors of a new American television show after the country's best-known stand-up comic repeatedly insulted the Princess of Wales on air.

Dana Carvey, a goofy impersonator who made his name on *Saturday Night Live*, America's equivalent of *Monty Python*, treated viewers of the first episode of his new show to a "Top Ten List" of possible new titles for the Princess. Number three on the list was "Slut"; number two was also "Slut"; then he pro-

posed: "The Slut, formerly known as Princess."

The Taco Bell restaurant chain had agreed to sponsor four episodes, with Pizza Hut and other PepsiCo subsidiaries backing the remaining five shows in the series. After the first episode was broadcast, however, Taco Bell pulled the plug. Pizza Hut followed suit.

"Dana Carvey is one of the funniest comedians," Amy Sherwood said for Taco Bell. "But we're in the business of selling tacos and burritos, not offending people."

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When the monks who lived at Bury St Edmunds abbey in the 13th century were allowed to speak (which wasn't very often), Latin was the holy order of the day.

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Fortunately, he would have found it far easier to get his tongue round the eight pints of the Abbot's Ale he was allowed in the evening.

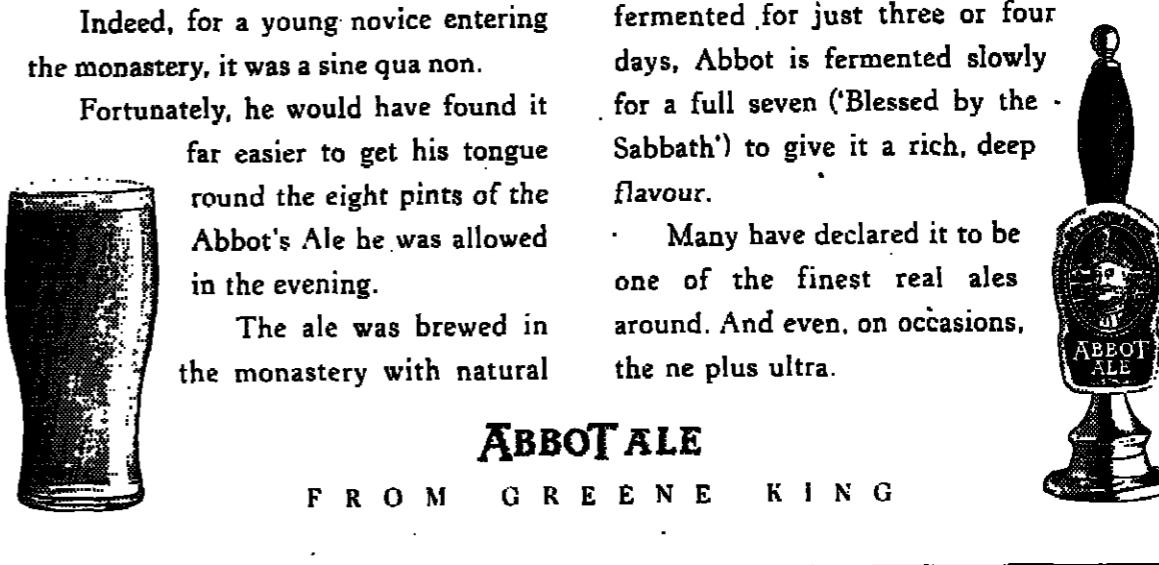
The ale was brewed in the monastery with natural

spring water drawn from its own well.

Today we're still drawing water from the same source for our own Abbot Ale.

And while most other beers are fermented for just three or four days, Abbot is fermented slowly for a full seven ('Blessed by the Sabbath') to give it a rich, deep flavour.

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ABBOT ALE

FROM GREENE KING



P

Peter Banks

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E. STACK, EXP-
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US dollar	105.85
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How Sir Colin put the spin into Thorn EMI

Slowly but surely (if only one could say this about more components of British industry) Thorn EMI is progressing towards its long-awaited metamorphosis into Thorn Plc and EMI Plc.

The wisdom of slow but sure progress is something that Thorn EMI's shareholders have good cause to reflect upon. In the space of a year, Thorn EMI's share price has soared from a shade over £10 to £16.24, at which price, the company is capitalised at some £1 billion. Nor, with demerger scheduled for the summer, is the party over.

It was last August that Kleinwort Benson stole a few headlines with a circular on Thorn EMI that, by way of contributing a little speculative pazz, was not slow in coming forward.

The blurb read: "Recent corporate developments in the media and entertainment businesses and in rent-to-own in the US have required us to reconsider our valuation of a demerged Thorn

EMI. We present here our central case for a value of £17 per share. 15% per cent above the current share price." According to Kleinwort Benson, "corporate restructuring in the world media and entertainment businesses has left music virtually untouched."

That said, an independent EMI "could act as the vehicle for corporate change." Just for good measure, KB pointed out that should a bid materialise, an "auction" would almost certainly ensue.

KB's analysts, warming to their theme of a short, independent life for EMI Plc, listed those parties perceived to be interested in an "acquisition or strategic alliance." These were Viacom, Dreamworks SKG, Seagram/MCA, Disney and Microsoft.

KB inevitably emphasised the "scarcity value" of EMI's copyrights. These embrace a back catalogue of more than 1 million songs, many never released. Even more have never been released on CD. With music enterprises tradition-

ally valued on a multiple of sales, KB pointed out that EMI paid 1.7x sales (£560 million) for Virgin in the spring of 1992. Polygram paid 2x sales for Island in 1989 and Motown in the spring of 1993, while MCA paid 2.6x sales for Geffen Records.

Multiply EMI's 1994-95 sales of £2.1 billion by 1.7 and one comes up with a valuation of £3.7 billion. Multiply 1995-96's estimated sales of £2.5 billion by 2.6 and one reaches a valuation of £6.5 billion. The middle range: a shade over £5 billion.

In the event, KB placed a "middle" value of £2 billion on Thorn's "rent-to-own" operations, embracing Rent-A-Center, Radio Rentals and Crazy George's, while £50 million was chalked up for HMV/Dillons (to be retained in EMI Plc). A total of £7.35 billion implied a share price of £17.10 and the shares subsequently touched £17.26.

What inevitably caught the eye were the "upper" valuations. EMI's £6.5 billion calculation sits



MELVYN MARCUS

alongside a £3.1 billion estimate for Thorn and a £500 million tag for HMV/Dillons. A total valuation of £10.1 billion translates into a rarefied share quote of £23.50. KB's final message was that, come demerger, prospective valuations were likely to be closer to the upper end of the range.

Such was the flavour of analysts' think, so to speak, come last month's confirmation by Sir Colin

Southgate, Thorn EMI's chairman, that demerger is under way. Southgate, who joined Thorn EMI in 1983, has spent more than a decade patiently restructuring the company. Exit the likes of lighting, defence, security and the loss-making Rumbelows chain. Enter Rent-A-Center, acquired in the US in 1987, followed by what has proved to be a shrewd purchase of Virgin Music from the man who flies in balloons.

Far be it for the press to focus on anything as boring as a successful restructuring operation. What the scribes wanted to know was whether a takeover bid for EMI, complete with its EMI, Capitol, Parlophone, Virgin and Chrysalis labels, was on the way. Southgate, with an eye to his fiduciary duties, declared: "EMI isn't for sale. But if a megamaniac came along and offered me top dollar, a foolish price, I'd tell our shareholders that they should take it."

Southgate also took the opportunity to reveal a 29 per cent rise in pre-tax profits to £429

million (£33 million) for the nine months to end December last, on turnover up 13.4 per cent at £3.8 billion. EMI, benefiting from hit albums from The Beatles, Blur, Supergrass, Smashing Pumpkins and Garth Brooks, raised operating profits from £252.7 million to £310 million, on turnover up from £1.6 billion to £2.1 billion. Not bad for an enterprise which, just five years ago, was perceived as the dog of the music industry.

Indications are that the original demerger timetable, which coincides with the close period in relation to Thorn EMI's first-quarter results for 1996-97, will be delayed by a matter of weeks. The AGM/EGM is now expected in mid-August, with trading in EMI Plc and Thorn Plc due to start a matter of days later.

EMI Plc is clearly a potential bid target, though much of the speculation is mere hype. Southgate has made no secret of his belief that synergies between the film and music industries are highly debatable and has consistently

Cornhill ahead at £73.5m

BY MARIANNE CURPHEY

CORNHILL Insurance yesterday expressed growing concern at the effects of fierce competition in the insurance market as it unveiled a 12 per cent increase in 1995 profits to £73.5 million, from £65.5 million in 1994.

The company, a subsidiary of Allianz, Europe's largest insurer, said the increase was achieved in spite of a 4 per cent fall in general business premium income to £602.8 million from £627.4 million.

Ray Treen, chief executive, said: "The industry enters 1996 with barely adequate rating levels and the virtuous cycle of good weather and lower claims frequency seemingly at an end. All the ingredients for the negative part of the profit cycle are in place."

Life insurance premiums fell 25 per cent to £87.4 million in "difficult market conditions." Part of that fall was due to the company not repeating a single premium bond issue which had achieved considerable sales in 1994.

However, investment and other income increased by 22 per cent to £86.2 million and its general business solvency ratio at the year end rose to 69.7 per cent.

Tietmeyer call for Britain to re-enter EMS

BY ALASDAIR MURRAY

HANS TIETMEYER, President of the Bundesbank, yesterday urged Britain to participate in a revived European monetary system, even if it chooses to opt out of the single currency.

Dr Tietmeyer, who was addressing a conference in Dublin, said: "If the United Kingdom stays out I hope we can find an arrangement where the likelihood of exchange rate deterioration is avoided."

Other European Union countries have expressed concern in recent months that countries which remain outside monetary union will make competitive devaluations of their currencies, thereby poisoning trade relations.

Dr Tietmeyer's comments are likely to prompt embarrassment in the Government, which has remained cool towards the idea of rejoining a European monetary system since Britain's humiliating exit from the European exchange-rate mechanism (ERM) in 1992.

But Dr Tietmeyer insisted that a revived European monetary system, with the single currency as an anchor, could regulate foreign exchange re-

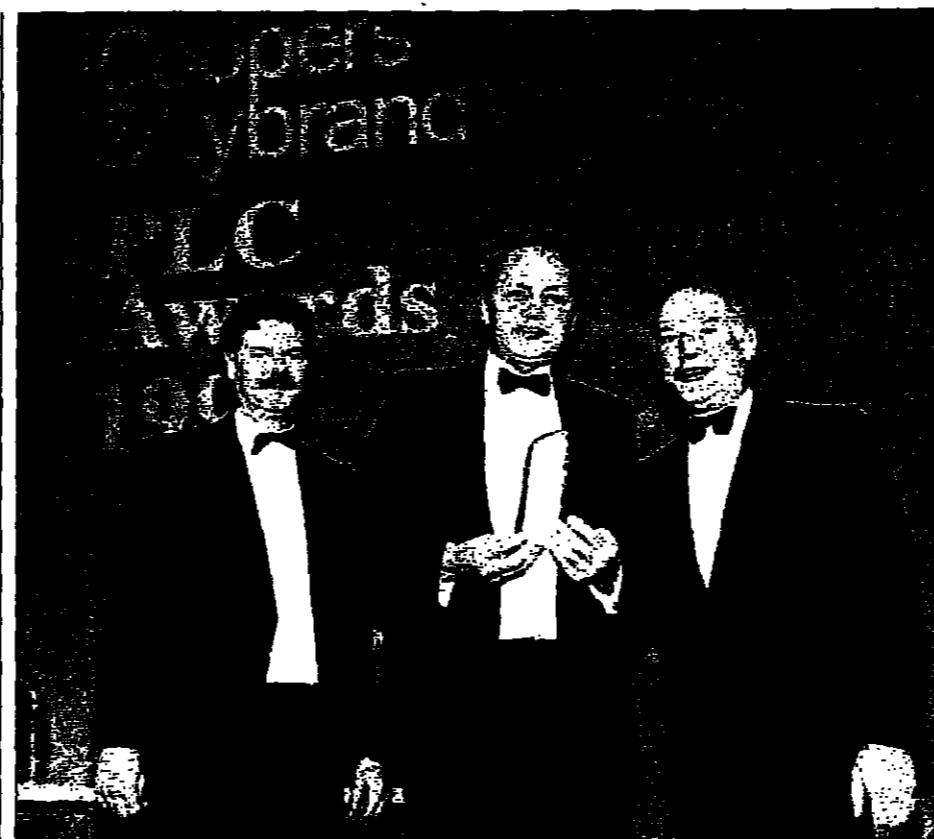
lations for EU member currencies outside the euro. He said: "The arrangement for pegging these countries could take the form of a modified European Monetary System or EMS II."

Dr Tietmeyer added that the new system should allow wide-fluctuation margins to discourage speculation and, in special cases, floating exchange rates should be allowed without actually abandoning the exchange-rate criteria.

A regular review of exchange rates by the Council of the European Central Bank would prevent a recurrence of the problems that broke the exchange-rate mechanism by allowing the adjustment of unrealistic exchange rates.

The president of the Bundesbank also took a firm line on meeting the Maastricht convergence criteria, saying that dilution of the criteria could prove fatal to monetary union.

He lent renewed support to the tough post-monetary union stability pact outlined by Theo Waigel, the German Foreign Minister, which includes heavy fines for ECU participants who relax fiscal policies.



Anthony Hill, centre, is congratulated by Stephen Hazell-Smith, left, and Richard Stone

Pub group toasts success

BY MARTIN BARROW

SURREY FREE INNS, the operator of public houses in southern England, won the inaugural best new entrant to AIM award in the 1995 Coopers & Lybrand PLC Awards, which were held in association with *The Times*.

Anthony Hill, managing director of Surrey Free Inns, was presented with the award

by Stephen Hazell-Smith, of Rutherford Asset Management, the award's sponsor, and Richard Stone, the deputy chairman of Coopers & Lybrand UK.

Surrey Free Inns joined the new Alternative Investment Market in June last year at 85p a share. The shares peaked at 185p in January,

valuing the company at £19 million. Surrey Free Inns operates 24 pubs, many of them with restaurants and hotel add-ons.

Labatt, the Canadian brewer, has a 4 per cent interest in the company. Other contenders for the AIM award were ASK Central, Memory Corporation and Trocadero.

Cookson pays £57m for US plastics group

COOKSON, the specialist industrial materials company, continued its expansion abroad with the purchase of US Engineered Polymers Corporation, an American plastics business, for £57 million. EPC is based in Minnesota and specialises in structural foam and injection-moulded plastic products. Cookson said that EPC was a natural fit for London plastics, part of Cookson's specialty moulding plastics division. In 1995, EPC made an operating profit of £6.3 million on a turnover of £44 million.

Richard Oster, chief executive, said the deal would enable Cookson to accelerate its expansion in new markets. The shares continued their recent rise, closing up 1p at 305p. Strong year-end results are expected from the group this month, with profits predicted to climb from £120 million to £180 million.

NS nets £708m

NATIONAL SAVINGS made a net £708 million funding contribution towards the Government's borrowing requirements in February compared with £1 billion in the previous month. Total gross sales last month were £1.3 billion compared with a record £1.6 billion in January. The highest net contributors were Pensioners Bonds at £31 million, Premium Bonds at £146 million and Fixed Interest Savings Certificates at £12 million.

Bell losses deepen

BELL CABLEMEDIA, the UK's third largest cable company, reported a net loss of £4.4 million, against a loss of £2.64 million, in the year to December 31. The loss was expected and was due to the extensive spending and depreciation charges on its network. Cable-TV and telephone penetration rates were flat, at 22 per cent and 24.2 per cent, respectively, but the company said a new marketing campaign should lift those figures later this year.

Molins profits up 24%

PROFITS at Molins, the tobacco machines company, were 24 per cent higher last year at £29.8 million, after a review of pensions accounting that reduced 1995 profits by £400,000 in favour of 1994 figures. The 1995 profits increase came despite higher interest charges of £2.2 million (£1.4 million). But net cash at the end of the year was £6.8 million (1994 borrowings £6.4 million). The dividend is 20p (up 17.6 per cent), with the final payment of 14.1p due on May 21. *Tempus*, page 28

Wembley back on the road

BY ALASDAIR MURRAY

WEMBLEY, which owns and operates the country's most famous sports stadium, yesterday established itself firmly on the comeback trail, announcing a reduction in losses to £8.1 million in 1995 from £36 million in 1994.

Wembley is hosting several major events this year and is optimistic that it will win its battle with Manchester to become the national sports stadium and secure lottery funding for a planned £170 million redevelopment. Wembley is aiming to build an entirely new stadium around the famous twin towers.

Operating profits jumped 68 per cent to £19.7 million due to a big improvement at the Wembley complex, which rose by over 50 per cent to £9.2 million, and from the company's US greyhound operations, where profits increased by more than two thirds to £10.3 million. UK greyhound operations were hit by the

Banks lent to Nadir 'by phone'

BY JON ASHWORTH

lottery and fell back by 7 per cent to £2.7 million.

Wembley's huge debt pile, which brought the company to the brink of bankruptcy last year, was brought under control with gearing falling from 324 per cent to 42 per cent. Claes Hultman, chairman, said that 1996 had started well and predicted good progress.

Wembley also announced that it was making a court application to eliminate the debts on distributable reserves in order to be legally allowed to pay a dividend, though it was cautious on the prospects of a pay-out this year. The group has not paid a dividend since 1992 and not made a profit since 1990.

Last May the company launched a £120 million refinancing package, including a £63 million rights issue.

Wembley shares fell 2p to 365p.

Tempus, page 28

BANKS were happy to advance substantial loans to Asil Nadir's private UK interests on the basis of a telephone call, the Central Criminal Court was told yesterday. Overdrafts were running at £465,000 in 1989, when Mr Nadir earned £2.75 million in share dividends and salary.

The details emerged at the trial of Elizabeth Forsyth, who denies handling nearly £400,000 in funds allegedly stolen by Mr Nadir from Polly Peck International (PPI) in October 1989. Christopher Hine, a partner in Baker Tilley, said yesterday that Mr Nadir would have had "no problem" raising £400,000 from somewhere.

Photocopies of documents seen in northern Cyprus were "consistent" with the impression that the sum of £400,000 had been credited to the account of Unipac, a PPI subsidiary, he added. The trial continues on Monday.

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Mowlem makes £30m loss after shake-up

BY CHRISTINE BUCKLEY

JOHN MOWLEM, the construction group, yesterday took the brunt of costs for the sweeping reorganisation that it instigated last autumn, although its operating profits showed some health.

The company, which in September pledged to "cut the throats" of its loss-making businesses, fell into a pre-tax loss of £30 million for the year to December 31 after recording a profit of £4.8 million the previous year.

It lost £18.6 million in discontinued unprofitable businesses, £5.8 million on its sale last year of London City Airport and £14 million from costs

Tempus, page 28

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A WORKING WEEK FOR: BOB WILLETT

A fierce desire to see Littlewoods relabelled as a market leader

Sarah Bagnall
meets a man
aiming to join
the retail
premier league

Monday C
Tuesday C
Wednesday C
Thursday C
Friday C

BOB WILLETT is seeing money vanish before his eyes and he's ecstatic. This strange admission from the managing director of the Littlewoods chain of stores becomes more baffling when he admits that staff are to blame.

Reclining further into his chair, Diet Coke in hand, Willett proudly proclaims: "Staff discounts are up nearly 70 per cent." He says the fact that staff are buying Littlewoods goods is wonderful. "It's one of the best judgments we could have."

Although the rise is undeniably welcome, there is no escaping the fact that it has come from a very low base — "so low I'm too embarrassed to reveal the figures", he says. But the rise serves as an important sign that the stores' performance may finally be on the way up.

The 130-strong chain of high street Littlewoods stores has long been considered drab, downmarket and a laggard to the rest of the retail sector. In 1995 the business managed to squeeze a paltry £30 million of profit out of sales of £700 million.

With profits representing 4.3 per cent of sales, the chain has been well and truly stuck at the bottom of the third division, looking up enviously to Marks & Spencer at the top of the premier league with a 13 per cent return.

Willett, 48, knew he had a challenge on his hands when he accepted the managing director's job nearly two-and-a-half years ago. Littlewoods, the retailing and football pools giant, had hit a bad patch. Owned by the Moores family, Littlewoods is Britain's biggest privately owned business with sales topping £3 billion.

In recent years the group's performance has suffered from a revolving boardroom door, tough competition in mail order and the arrival of the National Lottery, which has slowed the waterfall of cash from its pools business.

But the group is debilitated and, in spite of tales of feuds and infighting among the 32 family shareholders, the Moores family recently opted to stay private rather than sell off the businesses piecemeal to the highest bidders.

Willett's route to Littlewoods was via a string of other retailers. A Welshman, his first — and longest — sojourn was at Marks and Spencer, where he spent nine years, and where he learnt the values and benefits of having a strong brand.

But a gnawing desire to influence matters and press the buttons of power, prompted him to jump ship to Debenhams, then he darted to Woolworths, followed by a quick pit stop at Ward White, before joining Gateway, the supermarket group that became the trading arm of Isosoles as a result of one of the biggest leveraged buyouts in the United Kingdom.

He ultimately became chief executive but in October 1992 upped and left when the heavily indebted food retailer was in the throes of a restructuring.

His next stop was Littlewoods. "The first thing I had to do was assess the issues and then develop a strategy," he says. A central plank in the ensuing five-year plan was the decision to build a brand and



Retail rocket: Bob Willett believes the battle for him is not just a case of changing the product, "you have to change the people as well"

after months of planning the new label — Berkertex — was launched in ladieswear last September. "Berkertex will be our St Michael. Marks took 100 years to get there but we have to get there much quicker. Ultimately everything, we will be Berkertex, except for children's wear," he says.

This important landmark in the drive to lift profits and sales is the reason behind the sharp rise in staff purchases. Every Monday morning, Willett sits down with his finance director at the Liverpool headquarters and goes through the results for the previous week. Sales, margins and profits are all scrutinised, giving Willett the chance to monitor the success of every line, including the all-important Berkertex brand.

The 90-minute meeting kicks off at 8.30am and is followed by separate meetings with the buying, operations and marketing teams for each of the business units. "I hear how each of the lines is doing, what the competition is up to, and what needs doing to counter any moves. We discuss all the issues and the actions the teams are taking," he says.

As Berkertex is key to the future success of the business, monitoring its performance is vital and as new lines under the brand are introduced the Monday morning meetings provide critical feedback. Recently the ladieswear business unit revealed that "we had had a fantastic week on blouses and so we discussed what we should do and decided to order in another 3,000", he says.

This Monday, Willett will get a first impression on how the Berkertex Petite range, launched on Wednesday, is being received by shoppers.

Willett brushes aside criticisms from Littlewoods' watchers that he is taking too long to introduce the new brand. "You can't do it quickly. It's not just a simple case of changing the product, you have to change the people, the buyers and get the right supplier base. So it's an enormous change. If you do it quickly then you are going to get it wrong," he says.

Willett is a research junkie. No decision or move will be made until he is properly furnished with the relevant facts. "It's very much about the marathon not the sprint. Turning the business round and evolving it in a controlled way, using lots of research," he argues.

Marathons of a different kind feature in Willett's life. Next week he and a band of colleagues embark on a lengthy training programme with the goal of running in the London Marathon next year. A more immediate challenge is the Great North Run in Newcastle upon Tyne this autumn. This is just one of several group activities to take place at Littlewoods. Recently, around 100 staff went ten-pin bowling and last year employees across the entire group raised a large sum of money

for Roy Castle's cancer appeal through a range of sponsored events.

Willett opted for a sponsored slim and lost more than a stone in four months. "You won't believe it but this is a slimmed-down version," he says, parting his stomach with a rather wistful look.

Willett spends the week in Liverpool, where he has a flat, and then drives for three hours every weekend to join his wife and children at the

two thirds of his day is structured, with a string of regular meetings to deal with finance, trading, store development, training and the product.

The remaining one third is left free for store visits and to give him time to walk about the building, talking to staff.

"You have to leave time free to react to events and issues. You have to be able to respond to the business, to be able to pick up on issues and add value. As

he gets as accurate a picture as he can of what's happening. "The only way you can measure the effectiveness of the team is to go and see the results at store level. That's the most important part of our business. Our staff are the ambassadors of the business and by listening to them we hear what they think is good and what they think is bad: what isn't working and what needs fixing. I can also talk to customers and get the undiluted truth," he says.

Besides learning lessons from one store that can then be passed down the chain, he also picks up on any gripes that staff may have. One example is that shortly after he arrived he discovered there was a lot of disgruntlement over the man-made fibre used for the uniform. Staff thought it was old-fashioned and uncomfortable. "So we sat down and designed a new uniform. It's now in 40 stores and we are rolling it out," he says.

Willett believes that communicating with staff is the key to helping to drive the business forward. Suggestion schemes and regular communication sessions are a few of the ways

he tries to involve and empower staff so that they can help to turn the business round.

Willett writes to all the stores every four weeks to update them on the key issues

— trading, store openings and customer complaints. "I tell them what the complaints have been and how many. If you don't share the problem how can you expect them to help you resolve it?" he asks.

Willett is now about two years into his five-year plan and the first tangible results are beginning to emerge. A refurbishment programme is helping to lift sales, while all the group's lines bar the children's wear will be trading under the Berkertex brand by early in 1998. Profits will be boosted by a further £20 million as a result of a £40 million programme to overhaul the distribution process.

The foundations are being laid, the investments made, and the business is now pointing in the right direction. Over the next few years, Willett hopes the business results will reflect all his hard work and he will be presiding over a retail leader, not a laggard.

HIDDEN ASSETS

Sun Alliance fire marks are hot property

Marianne Curphey visits an insurer's collection of restored artefacts

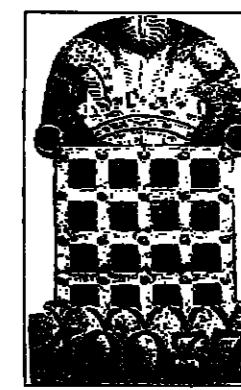
Emergency services often complain that bad numbering of houses creates problems even in the well-organised street grid of the late 20th century. Early firefighters had to cope not only with medieval street layouts but with unnumbered houses.

Insurance companies

managed by attaching decorative metal plaques to the outside of buildings they insured so that their fire engines could find their way. Originally made of lead, the identification plaques were known as fire marks and bore the emblem of the company and the policy number.

One of the oldest insurers, Sun Alliance, has its own collection of these distinctive marks on display at its Bartholomew Lane headquarters in the City. Its fire marks were rescued from storerooms in offices around the country 20 years ago. Blackened by age and suffering from neglect, they were restored to their former glory by David Hill, Sun Alliance's archivist. A gentle scrub with soap and water revealed the gilded lettering of the four original Fire Offices — the earliest form of insurance company — which were eventually joined together under the Sun Alliance banner.

Insurance companies employed their own fire brigades, and the marks indicated which brigade was primarily responsible for fighting a fire. Contrary to popular belief, they did not simply allow other properties to burn if they were not insured with them, and most companies had reciprocal arrangements for dealing with fires in their areas.



Each policyholder was sent a replica.

The Sun Fire Office, founded in 1710, issued around 924,000 of the numbered lead marks in the form of a rising sun, gilded all over, with a blue background and black numbers.

The Alliance, founded in 1824, acquired lesser companies to secure a fire portfolio, a strategy it followed into the 20th century, culminating in the merger with the Sun in 1959.

The London Assurance was founded in 1720. It joined Sun Alliance in 1965. The Phoenix, which had a distinctive emblem, was founded in 1732 and merged with Sun Alliance and London in 1964.



Emma Allen of Sun Alliance admiring the marks

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THE SUNDAY TIMES

The popularity of George Simpson during his rise from the accounts department at British Leyland to the helm of General Electric Company says much for his diplomatic skills. His ambition is well camouflaged... ■

Business — The Sunday Times tomorrow

STOCK MARKET

MICHAEL CLARK

US interest rate fears give investors a scare

FURTHER evidence that the US economy is gathering pace, thereby putting paid to any further cuts in interest rates, left the London stock market nursing sharp falls at the close.

After a volatile week investors in London were in no mood to resist Wall Street's downward pull in early trading yesterday, which left the FTSE 100 index 37 points lower at 3,644.8. That is a fall on the week of 6.55.

This latest setback followed publication of the latest US industrial production figures showing an unexpected sharp rise of 1.2 per cent in February. Dealers fear the figures may have put paid to any further rate cuts for the time being, even though the Dow Jones average was showing signs of composing itself ahead of the triple witching hour.

Traders will be anxious to forget the past few days after the 17-point plunge in the Dow that rounded off last week. Much of yesterday's fall was futures led. Brokers in London say Wall Street has further to fall, pointing to continuing losses among US Treasury bonds.

Last night the June series of the financial future was trading at a 13-point discount to the cash market, signifying that further falls in London may also be on the cards.

Among leaders BT fell 7.2p to 347.2p ahead of publication next week by Ofcom, the industry regulator, of its new pricing formula for the industry.

It was a day of consolidation for this week's takeover favourites. **Ladbrooke** closed all-square at 189p. **Standard Chartered** was 1.2p firmer at 602.2p. **Cable & Wireless** 6.2p stronger at 475.2p, and **Zeneca** down 19p at £1.83.

Lucas Industries finished all-square at 193p after George Simpson, chief executive for a year, announced his resignation. He is expected to succeed Lord Weinstock as chief executive of GEC when his contract expires in March next year. There have been weeks of speculation about the identity of Lord Weinstock's successor. GEC recovered an early 3.2p fall to finish steady at 364.2p.

Unitech, the electronic components group, rose 10p to 515p after it emerged that Siebe its to buy Elektrown's 25 per cent stake in the company. Siebe is paying 50p, or £103 million, for the 17.46 million shares. Siebe



Molins, the cigarette machine manufacturer, rose 21p

finished the session 15p better at 844p, with the speculators pondering the prospect of its making a full bid for Unitech at some stage.

Last month Elektrown informed Eurodis Electron that it intended to dispose of its 42 per cent stake in the company which may pave the way for a hostile bid for the rest of the company. Eurodis finished 2p

venue and the difficulty of obtaining a late licence had been the main contributor.

There was plenty for shareholders of **Perry Group**, up 24p at 177p, to celebrate after the motor distributor announced a bumper start to 1996. It said that trading in the first two months was well ahead of last year. The group unveiled full-year figures

298p after completing a £10 million share buy-back programme. SBC Warburg, the broker, picked up a total of 3.29 million shares, or 6.7 per cent of the issued share capital, on its behalf at 304p.

Bluebird, which makes the Poly Pocket and Mighty Max range of toys, said the aim of the exercise was to provide a long-term capital structure and enhance earnings.

How the mighty have fallen. **Blue Arrow**, once Britain's biggest employment agency, has been sold to USM-quoted **Corporate Services**, up 42p at 126p.

Corporate Services has paid £48 million for Blue Arrow, which was the subject of a management buy-out from Manpower, its US parent company. To finance the deal **Corporate Services** is proceeding with a placing and open offer of 45.4 million shares at 126p.

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Molins responded to a sharp rise in pre-tax profits from £5.8 million to almost £30 million with a rise in the share price of 21p to 900p. The tobacco machine manufacturer, said the main improvement stemmed from Chinese orders.

The trading outlook at **Eurocamp**, the camping holiday specialist, remained mixed. Shareholders were warned at the annual meeting that bookings were 22 per cent lower. It closed unchanged at 20p.

Wembley finished 2p

lighter at 365p after announcing reduced losses, while full-year figures and news of an acquisition lifted **Aspen Communications** 1p to 294p.

□ **GILT-EDGED**: A stronger than expected set of US industrial production figures pulled the rug from underneath the market. Bond prices in London retreated, along with German bunds. Losses at one stage, stretched to 5.4 at the longer end before closing off the bottom.

In the futures pit, the June series of the Long Gilt closed 1.4 per cent at £104.432 in modest turnover.

In longs Treasury 8 per cent 2021 finished 1.7p at £98.16, while at the shorter end Treasury 7 per cent 2001 was five ticks lower at £97.52.

□ **NEW YORK**: Shares largely resisted the downward force from bonds and by midday the Dow Jones industrial average was 17.34 points lower at 15,508.72.

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MAJOR INDICES

New York (midday):	
Dow Jones	5588.72 (+17.34)
S&P Composite	641.12 (+0.25)
Tokyo:	
Nikkei Average	20100.85 (+267.19)
Hong Kong:	
Hang Seng	10557.58 (+105.83)
Amsterdam:	
EOD Index	520.18 (+0.37)
Sydney:	
AD	2234.80 (+24.20)
Frankfurt:	
DAX	2458.23 (+31.74)
Singapore:	
Straits	2367.31 (+37.73)
Brussels:	
General	8755.46 (+6.67)
Paris:	
CA4-40	1950.13 (-1.29)
Zurich:	
SWX Gen	765.00 (-1.00)

London:

F 20 30 3271.4 (+26.48)

F 20 40 3444.8 (+27.00)

FTSE Mid 250 4227.3 (+11.51)

FTSE 4-350 1832.8 (+11.51)

FTSE Eurotrack 100 1583.14 (+3.08)

FT 40 All Share 1812.18 (+13.55)

FT Non Financials 1937.82 (+13.16)

FT Fixed Interest 1101.74 (+11.11)

FT Govt Secs 92.31 (+0.11)

FTSE Volume 793.9m

USM (Dunsmore) 2058.6 (+0.91)

USM 1.5227 (+0.006)

German 2.2493 (+0.0071)

Exchange Index 83.3 (+0.23)

Bank of England official close 1998 1.1885

ESCU 1.0408

DM 1.052.20 (2.98) Jan 1987-100

RPX 1.149.3 Jan (2.98) Jan 1987-100

RECENT ISSUES

BZW Eq (Birmd) A 517 - 1

Capital & Wstrn 2 - ...

Clubhaus Wrs 3 - ...

Freepages (12) 15 + 1

IOC Ind 141 - 2

Life Off Opps PP (100) 52 -

M & G Equity Cap 21 - + 1

M & G Equity Div 90 -

M & G Equity Inc 42 -

MacDonald Hul (145) 181 -

Schroder UK G 242 -

Stadium Group (120) 126 + 1

Streamline (180) 175 -

Vision Action (185) 231 -

RIGHTS ISSUES

Headline n/p (185) 30 -

MAJOR CHANGES

RISSES:

Perry Group 177p (+24p)

Shield Diag 160p (+17p)

Alys 172p (+11p)

Offlame Int 492p (+28p)

Trinity Higgs 418p (+23p)

Mile 389p (+16p)

Moland 663p (+25p)

Danika Bus Systems 622p (+22p)

Micro Focus 618p (+22p)

Chanc 854p (+23p)

Laporte 724p (+19p)

CLOSING PRICES

Headline n/p (185) 30 -

MAJOR CHANGES

FALLS:

Acorn Comp 202p (-13p)

Lloyd's TSB 284p (-10p)

BAT 500p (-14p)

Gaso Welcome 803p (-22p)

Greenhills Group 551p (-14p)

968p (-14p)

BAA 517p (-12p)

BOC 91p (-10p)

Security Serv 988p (-13p)

Securion A' 985p (-13p)

ICI 92p (-12p)

General Accident 613p (-12p)

Whitbread 659p (-14p)

Wimpey 659p (-14p)

Closing Prices Page 41

TEMPUS

Wembley on firmer ground

WEMBLEY looks to be back to winning ways. The leisure group almost collapsed last year under the burden of crippling debts caused by several years' mismanagement. Only an emergency refinancing package, forced through in extra time by the new management team, enabled the company to limp on.

Wembley has worked hard since then at reducing its debt burden to manageable levels. Gearing has been slashed from 324 per cent to 41 per cent. Interest cover remains at a fragile three times, but the company should be able to use its improved operating performance and further debt restructuring to shore up the balance sheet.

Wembley is predicting that this year will be its busiest ever, with the European football Championships providing the crowning moment. The American greyhound operations

should also improve, with permission granted to install a further 350 video lottery terminals, which proved a highly successful introduction last year.

But it is the medium-term outlook that is most exciting. The company is part of the preferred consortium bid for the Sydney Olympics and should win the lucrative contract to operate the new Olympic stadium. Wembley is also optimistic that it will secure victory in its bid to be designated a national stadium. This will enable Wembley to launch a major redevelopment of its north London site, bringing the stadium and surrounding infrastructure up to 21st century standards. The share price has been rising steadily since the rights issue last May. A dividend payout is probably another year away but the shares look attractive for a long-term buy.

Molins also demonstrated recovery and growth in its corrugated board machinery operation — admittedly helped by the rise in the price of paper last year.

The balance sheet has been strengthened. At the year-end the company had net cash of £6.8 million, compared with borrowings of £6.4 million a year earlier.

CHINESE WHISPERS

MOLINS share price

FT-SE all-share price index (rebased)

Mac Donald Hul 145.8

Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar



INVESTMENTS 33

A pensions
guide for
working women

WEEKEND MONEY

BIG GIVEAWAY 35

Payback policy
at the
cash-rich Pru



The Weekend Money team give some timely advice on putting readers' tax affairs in order

Married couples race the taxman

Married couples who fail to make maximum use of their extra allowances could end up putting up to £473 into the taxman's pocket next year unless they act in the next three weeks.

Changes in last November's Budget that will cut the tax deducted from building society, bank and other deposit accounts from April could also lose married, higher-rate taxpayers 20 per cent of their potential investment income if they do not plan now.

Married allowance

All married couples qualify for extra allowances before they start paying tax on any income. But this is automatically paid to the man unless couples tell the Revenue differently before April 5 this year. Paying the allowance to the man makes little sense if the woman pays tax on income from earnings or pensions and the man does not, according to Maurice Fitzpatrick, manager at Chantrey Vellacott, the accountant. Women with non-taxpaying husbands can unilaterally ask the Revenue for half the married couple's allowance to go to them in 1996-97. Alternatively, they can agree with their husbands that the whole allowance should go to the woman. Doing this will bring most advantage to the over-75s who get the largest married couple's allowance, worth £473 next year. But couples between 65 and 74 will still get an allowance worth £467.25. The allowances of couples over 65 will be restricted if their income is more than £15,200. Those under 65 have an allowance worth £268.50.

Confusingly, official tax tables will list much higher allowances. The under-65s allowance is £1,791 in 1996-97, the under-75s, £3,115 and the over-75s, £3,155. But the actual value of the allowance to everyone, regardless of what tax band they are in, is now only 15 per cent of this. The idea of the 15 per cent restriction is to make the value of the allowance the same for everyone.

Successive Chancellors have chipped away at its value with such force that it remains a shadow of its former self, but it can still be a useful way of reducing tax bills legally for many couples.

**Quick action
inside three
weeks could
cut your bill
says Sara
McConnell**

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Advisers say get relief while you can

**Anne Ashworth looks at rules
Labour might be keen to target**

The taxing intentions of Gordon Brown, the Shadow Chancellor, loom large in the advice being given by some accountants to their moneyed clients this month (Anne Ashworth writes).

Although Labour is yet to disclose its plans, the natural inclination of accountants is to anticipate the worst, and to recommend to clients that they exploit tax-saving reliefs while they are still available.

David Rothenberg, of Blick Rothenberg, the London firm, for example, points out that if Tony Blair were to triumph in a summer or early autumn election this year, "it would not be impossible for the incoming Labour government to amend tax rates for the 1996-97 tax year, starting on April 6, 1996".

Among those recommending defensive action against the possibility of a Blair victory in

the next election is David Oliver, tax partner at Arthur Andersen. He believes that Labour would, in particular, seek to limit capital gains and inheritance tax concessions.

This view is based on Mr Brown's public pronouncements on the need to raise more revenue from CGT, which contributes more than £2 billion a year to the Exchequer. Mr Oliver also cites *Tackling Tax Abuses, Tackling Unemployment*, a Labour Party document from November 1994, which mentions "the billions" lost to the Exchequer in tax avoidance through trusts.

Withdrawing many of the inheritance and capital gains

reliefs would be relatively straightforward, according to Mr Oliver.

Among Labour's targets could be the inheritance tax transfer rules, allowing you to give away wealth during your lifetime, free of IHT, provided that you survive for seven years after making the gift. "The richer you are, the more valuable these exempt transfers are. For example, someone aged 50 and worth £2 million may feel he can give away £1 million and live quite happily off the rest. This means that £1 million is removed from his estate, saving £400,000 in tax."

Capital gains reinvestment relief, which enables you to

defer tax on the gains from the sale of a business, provided that you invest the cash in a new venture, could also be in Labour's sights.

Another likely target is hold-over relief. This allows owners of family companies to pass on shares to their families and to elect to hold over the capital gain. Mr Oliver explains: "This means that, with the potential exempt transfer reliefs from inheritance tax, many owners can move assets around the family or into trust without incurring any tax liability." Other capital gains concessions that may be in peril include retirement relief, which can be claimed by anyone aged 50 or more selling a business. No tax is payable on the first £250,000 worth of gains. The tax is reduced by 50 per cent to 20 per cent on gains of between £250,000 and £1 million.

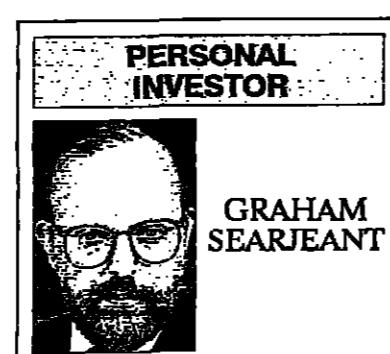
The blip went thataway

On that "crash" Chinese imperial forces have fired live missiles in threatening manoeuvres off Taiwan to show what they think of democracy there, jangling a few nerves in the area. In Hong Kong, which is to rejoin the empire without the option next year, shares dropped about 6 per cent in a month. But this was hardly the end of the world. The Hang Seng index is still up nearly 30 per cent over 12 months.

Aside from that, so far, local difficulty, fear does not seem to be stalking the world's counting houses. Interest yields on bonds have edged up about a quarter of a percentage point on both sides of the Atlantic. Shares are still marginally down. And that is about it. Most significantly of all, private investors do not seem to have been fazed. Americans in particular are getting used to these mid-course corrections.

Last Friday night, it all seemed so different. The Dow Jones average of American blue chips had dropped 3 per cent in a day and the shock wave was about to hit other markets. Worryingly, the price drop had come out of blue sky, just as in October 1987, when shares had risen 40 per cent in a year and were scaling new peaks.

The Dow lurched so abruptly because a cosy assumption underlying the latest buying round had suddenly looked false. Wall Street was banking on the next movement in short-term interest rates being down. But bond prices have been edging lower for several weeks. Short-term interest rate futures, which show where traders think short rates



GRAHAM
SEARJEANT

will be in up to two years' time, had already jumped more than a point. When a single, not necessarily representative, statistic showed a high rise in employment in February, dealers lost their collective nerve. Why should the next rate change be down? As the US economy picked up nicely from a temporary lull, there was little reason to expect the Federal Reserve to change its policy stance at all.

This underlying tension has not gone away. Share prices have risen awfully fast in America, nearly twice as fast as in Britain. The gap between the Dow and London's FTSE 100 share index has opened to its widest for 15 years. Average dividends are little more than half those available on UK shares. The US Treasury's long bond yields about 6.7 per cent, long-dated British gilt-edged stocks about 8.4 per cent.

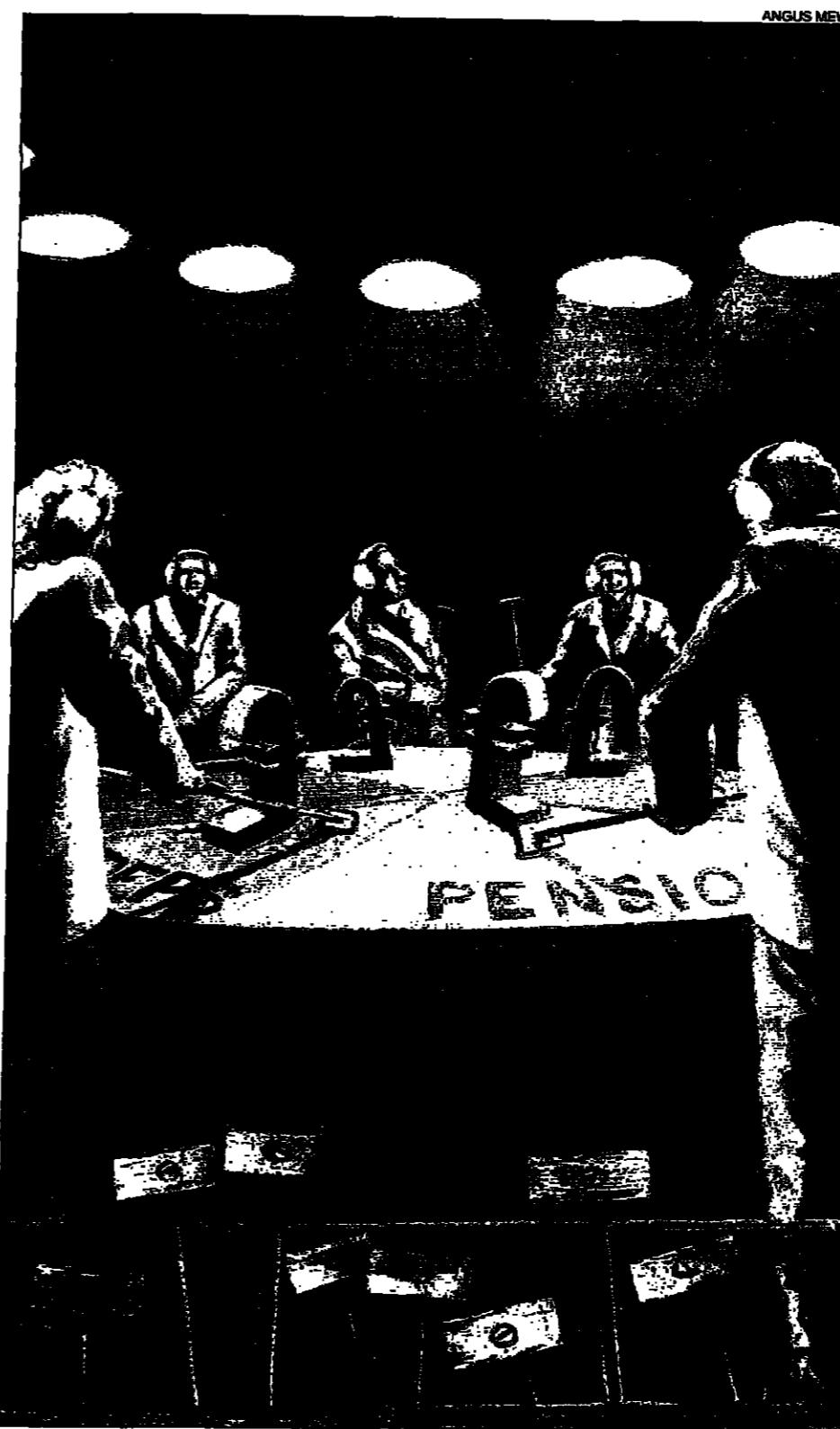
Such big differences are hard to justify on fundamentals of growth and inflation. Despite the tide of domestic money

surging into Wall Street via mutual funds, the conditions are still in place for a setback to American securities prices. This week's calm in financial markets suggests, however, that Wall Street can accommodate a pause to let the economy catch up with prices without panic setting in. This is reassuring to investors in London, where share prices have marked time for three months for much the same reason.

In conventional stock market cycles, the end of a bull market is like an extended wave. First, short-term interest rates rise, then long-term rates follow. The interest influence on shares finally overcomes the influence of booming company profits and the wave breaks six to nine months later. Markets are still at a relatively early stage of this cycle. The Federal Reserve is unlikely to raise rates for a while, even if it is no longer likely to cut them. In Britain, further base rate cuts are still possible. On the Continent, they are happening and should continue.

The relatively stable economy of low inflation, modest growth and careful fine-tuning by monetary policy should offer similar qualities to investors. There is little reason for share prices to be drastically cyclical because small interest rate adjustments should constantly compensate for above-trend or below-trend growth — with the usual time lag. So investors should not fear putting money into gilt-edged stocks, let alone UK shares. As usual, however, regular saving smooths out the bumps and it is easier on the nerves.

Market update, pages 36 and 37



Capital gain can be costly for investors

This year, many private investors will for the first time, have to confront the intricacies of capital gains tax, once a problem only for the rich.

The Inland Revenue CGT rules allow investors an annual exemption of £6,300, rising to £6,300 on April 6. Tax is payable on gains above this limit, at your highest rate of income tax, currently, 20 per cent, 25 per cent or 40 per cent. Husband and wife each have their exemption. Annual exemptions cannot be carried forward, but you can set losses from previous years against gains made in the current year.

You should also consider bed and breakfasting shares you wish to continue to hold. Put simply, this means selling and buying back shares overnight to crystallise a gain or loss, which should limit exposure to sudden stock market movements.

For example, your investment could have made a £3,000 gain during the year. If you sell and buy back the holdings now, at the lowest cost you can, you will not have to pay CGT. If you do not, you take the risk that when you eventually come to sell the investment, your gain will be more than the £6,000 annual limit.

You should also consider bed and breakfasting if you have realised a gain in excess of your annual limit, but have other loss-making investments.

For instance, you may have held shares in the Eastern regional electricity company, which was taken over by Hanson last year. Proceeds from the takeover could exceed your annual exemption limit.

Cashbacks, handouts of as much as £10,000 given by building societies to borrowers, may also be liable to capital gains tax, depending on the way in which the money was used.

Philip Fisher of Chantrey Vellacott, the accountancy firm, recommends that anyone who suspects that they may have a CGT liability should consult an accountant. It may be possible to dispose of a loss-making investment to reduce your overall gains.

An accountant will suggest

that you make the best use of their exemption by bed and

CAROLINE MERRELL

Weekend Money
is edited by
Anne Ashworth

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TT 10/3/96

Societies try to master delicate balancing act

Building societies are holding back from cutting savers' rates in the wake of last week's base rate cut for fear of alienating their customers and possibly pushing them into the arms of their competitors.

Societies which want to stay mutually owned rather than being taken over are coming under increasing pressure from their members to produce tangible proof of the benefits of mutuality through better rates for savers and borrowers. Large bonuses on offer from societies converting or merging have forced mutuals to fight back.

At least one society, the pro-mutual Derbyshire, has pledged to keep savers' rates steady, while cutting its standard mortgage rate to 6.99 per cent from May 1. Roger Hollick, the society's chief executive, said: "Whichever way interest rates move next, we shall, in the changed environment, make sure that our savers and borrowers get ongoing visible and tangible benefits from being with the Derbyshire."

Others say they are not planning to cut rates they have just raised to encourage customer loyalty. The Nationwide, which caused a stir three weeks ago by announcing lower mortgage rates and higher savers' rates, says it has no plans to cut savers' rates back. Nationwide customers started earning 0.2 per cent more on average on their savings from the beginning of this month, as the society ploughed some of its

profits into better rates as a demonstration of its good faith. But if savers' rates fall generally, the Nationwide admits it may be forced to follow suit.

The Nationwide's competitors, the Halifax, Abbey National and Woolwich, all said this week they had no plans to cut savers' rates, although they privately admit that if one breaks ranks, they all will. The Woolwich and the Halifax, which have both announced plans to convert to public companies, deny they have a captive audience of savers who do not want to lose their chance of a bonus by moving out funds. The Woolwich said: "There is no evidence from our money in, money out records that people feel trapped. People do use their money."

Societies which have cut rates claim they have done so selectively, holding up rates on accounts most popular with small investors. The Portman, whose chief executive, Ken Culley, is chairman of the mutual Building Societies Association, has cut savers' rates by 0.25 per cent on average but has kept its instant access account rate the same, at 4.8 per cent gross on balances of £100 and above.

The Cheltenham & Gloucester, now part of Lloyds Bank, has cut rates on its London and Cheltenham Gold accounts but left rates unchanged on Direct 30 and Best 90, which it says are among its most popular.

SARA McCONNELL

We shall make sure our savers and borrowers get visible and tangible benefits

Morag Preston on errors that can be made on rates



Mike Wonnacott is angry about a slip by the Northern Rock Building Society over its interest rates

Confusion riles savers

As savers, chasing better rates, flood into building societies, some have unwittingly been given the wrong information by hard-pressed staff. As a result, some consumers feel hard done by when they discover that the rates or terms they were quoted over the telephone do not correspond with their actual account.

Mike Wonnacott, managing director of a small leasing company in Northamptonshire, felt misled by the Northern Rock after he was quoted the wrong rate for its 90-day postal account. He already had £10,000 in his 90-day account, but wanted to add £15,000 and telephoned the building society for advice.

Mr Wonnacott found that there had been a mistake only when his passbook was sent back to him with a letter of apology from the Northern Rock, explaining that he had

been mistakenly quoted the higher rate for its 120-day account. Northern Rock said: "It is possible that confusion may have arisen at a time when we were receiving thousands of inquiries about our newly launched Postal 120 account."

Mr Wonnacott says of rate changes: "The principle at stake is the society's posturing as a high-rate payer to attract funds, and then giving a poor rate before the ink is dry in the passbook. The whole point of long-term saving is to provide a stable rate."

One of the major attractions

of postal accounts is that customers never step into their local building society, so it is hardly surprising that most investors never see the displays in branches advertising a change in interest rates. Similarly, notifications of a cut in rates placed in national and local newspapers can be easily missed.

Irritated by a drop in the rate on his Northern Rock account, another *Times* reader wrote to the society to query matters. It was only then that he learnt of a change in the conditions of use. He said: "To my surprise, I also found out

that my account, although called 'postal', could now be operated through their branches as well."

Postal accounts, operated entirely via the mailbox, offer rates that are about 1 per cent higher than conventional accounts.

The reader was angry that he had not been told by the society in writing, and claims that, as a result of the society "moving the goalposts", he has lost as much as £200 in interest since 1993.

Northern Rock says: "The fact that the account can be operated through a branch has no bearing on the rate offered ... Reduction in rates can no longer be described as a downgrading of the account than an increase in the rates can be described as an upgrading."

Meanwhile, there is concern that more societies will trim their savings rates after last week's base rate cut.

Karen Zagor offers guidance to savers on securing a specified interest rate for a set period

Time to get into an investment fix?

With the equity market suffering from an extreme bout of the jitters and inflation apparently well under control, investors may now be turning their attention to fixed-interest investments. These promise to pay a specified rate for a set period, at the end of which your capital should be returned in full. Most investments are safer than equity investments, but only gilts are entirely without risk.

Whether or not you invest in fixed-interest products will depend largely on whether you expect interest rates to rise, hold steady, or fall in the coming years. Mark Bolland of Chamberlain de Broe, the financial adviser, says: "If you think interest rates are going to go up, then it doesn't make sense to put money into fixed-interest products. But if you think rates will stick for a while, they make a lot of sense. There is also the attraction of knowing exactly what you can expect to earn from these products, which makes it easier to plan your finances." It is important to remember that

fixed-interest investments are a good source of income, but they rarely provide much, if any, capital growth. And the value of your capital may be eroded if inflation rises more steeply than the fixed rates during the life of the investment.

National Savings Certificates have fallen steadily in recent years, in line with declining base rates. But the 43rd issue, with a tax-free yield of 5.35 per cent is still good value, especially for higher rate taxpayers. To benefit from the full rate, the certificates must be held for five years. There is no interest if the certificates are redeemed in the first year, and a reduced amount will be paid if they are redeemed before their full term. Interest is paid on encashment.

Tax-Exempt Special Savings Accounts (Tessas) Tessas come in fixed and variable forms, and any income generated is free from tax. With a Tessa, you must invest for five years, although

you can take some of the interest each year. If you do, the interest income will be taxed. You can invest up to £3,000 in the first year and up to £1,800 in each of the subsequent four, for a total of £9,000.

Guaranteed Income Bonds Issued by insurance companies as lump sum investments, they promise a set return over a specified period. Income is usually paid free of basic rate income tax.

The Inland Revenue yesterday dismissed speculation that it is proposing changes in the tax treatment. The Government has already announced plans to publish draft legislation on life assurance policy holder taxation in the spring. "If, as a result, there are changes to the way guaranteed income bonds are treated for tax purposes, they will not apply to those bonds already in issue," said the Revenue.

Permanent interest bearing shares (PIBS) These are special shares issued by the bigger building societies that pay a set rate of interest twice a year. Income is paid net of tax, but gains are free from capital gains tax. However, there is the possibility that the shares will be worth less when you sell than when you bought them. In addition, if the society runs into trouble, it may not be able to meet its interest payments.

Gilts These are bonds issued by the UK Government. The Government borrows the cash you use to pay for the bond. In exchange, it promises to pay a fixed rate of return. At the end of the term, the capital is repaid. Gilts can be bought and sold on the stock market, and you can sell your gilts before they reach maturity. They can be bought through banks, or stockbrokers on the National Savings Stock Regis-

ter. The latter is usually the cheapest way to buy gilts, with charges of 0.6 per cent for the first £5,000 and 0.35 per cent on larger amounts. If you buy gilts on the stock register, interest is paid gross, although the income is taxable.

Corporate Bonds These are similar to gilts, but are issued by companies. There is a greater danger that, if the company fails, it may default on the loan. As a result, corporate bond rates tend to be higher than gilts. Interest is usually paid twice a year.

Debentures Debentures are a form of corporate bond, where the loan is secured by specified company assets.

Preference shares

These are company shares that pay a fixed dividend. They can be a good source of income, but there is a risk that the shares' market value will have fallen when you decide to sell. If the company issuing your preference shares falls on hard times, dividends will be

paid to preference shareholders before ordinary shareholders. Preference shareholders also take precedence over ordinary shareholders in a liquidation, although they come after bond holders in the list of debtors. There is no fixed life for the shares.

Convertibles These are shares or corporate bonds that pay a fixed rate of interest and confer the right, if the company fails, to convert into account charges and compound interest (the interest paid on interest). However, lenders do calculate APR in different ways so it is better to ask how much the loan will cost each month and multiply that by the number of months you will be paying.

It will make you realise how expensive credit is: a £5,000 loan over three years at an APR of 15.5 per cent (one of the best rates available) will cost you £1,195.

What length of term should I go for?

A In general the more you borrow the lower the interest rate will be and

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Postcode _____ Date of birth D M Y

If the bond is to be held jointly with one other person complete section 4.

4 Surname _____

All forenames _____

Permanent address _____

Postcode _____ Date of birth D M Y

5 I understand the purchase will be subject to the terms of the Prospectus.

Signature (1) _____

Signature (2) _____

Date _____

Daytime telephone number _____ Useful if there is a query

This form cannot be used to open a trust holding. Please write to FIRST Option Bonds, National Savings, Glasgow.

NATIONAL SAVINGS

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A QUESTION OF MONEY

Springing into an unsecured personal loan can be costly

A long with the twitting of birds, springtime apparently brings a rush of borrowing. According to banks and building societies, we are just itching to buy a car, book a holiday and fit a new kitchen — and they are more than happy to lend us the money. So this month the Society of Scotland is offering customers a "springtime discount" of 1 per cent off the APR of its personal loan rate.

Q What if I want to pay off the loan early?

A Before taking out a loan ask if there are extra charges for settling it early. Most lenders charge a redemption penalty of two months' interest. The Co-operative and Clydesdale banks offer more flexible options that allow you to vary the length of the loan at no extra cost.

Q Should I also take out payment protection insurance?

A Payment protection means that if you are made redundant or get sick or injured, your loan will be paid off for you. However, read the small print because there are exclusions. It also adds considerably to the overall cost of the loan. For example, a £5,000 loan over five years with Abbey National will cost an extra £1,152 if you take out payment protection. The APR will only reflect the cost of insurance where it is compulsory.

Q What is the cheapest loan available?

A No loan is cheap but the less expensive loans on offer for a £3,000 loan, says MoneyFacts, are Direct Line (14.9 per cent, available to comprehensive motor insurance holders only), Alliance & Leicester (15.5 per cent, for debt consolidation only), Midland Bank (15.4 per cent) and Clydesdale Bank (16.2 per cent).

Q What alternatives are available?

A Secured personal loans can offer an APR as low as 7 or 8 per cent, though you risk losing your home, which you have to put up as security. You may consider a bank or building society authorised overdraft, where rates are currently as low as 9.5 per cent at Abbey National and the Woolwich. However, rates vary enormously from bank to bank and if you stray into the unauthorised zone you will be heavily penalised. Another option is Sava & Prosper's base rate-linked card, which has an APR of 11.4 per cent. The only drawback is that the average credit limit is £2,000 — not enough for that car, holiday or kitchen you so desperately want.

Money tables, page 38

SARAH JONES

Jack of all trades or master of one?

Next Monday, legislation will be unveiled allowing building societies to do all sorts of splendid new things. Selling motor insurance and making more loans to business are just two examples. The reforms aim to provide a framework for the brave, new building society of the next millennium.

Whether or not you think such changes are a good thing depends on your view of what a building society should be. Do you want to deal with a diversified financial services emporium, catering for every loan, insurance or investment need? Or would you prefer a simpler organisation, offering competitively priced savings and mortgages?

The societies themselves have requested these extra powers, presumably in response to demand from customers. The personal

ambitions of chief executives keen to make a mark are, of course, not involved.

However, the desire to move into non-traditional areas would appear to run contrary to recent public pronouncements from those societies that wish to remain as mutuals.

The Britannia, the Nationwide and the Yorkshire are among those who maintain that they have no ambitions to become banks. These societies are committed to giving old-fashioned value to their members.

In light of this, why would they be interested in extra commercial lending, car cover and other bank-type activities? One reason why societies should be less than eager to branch out is that past excursions into other areas, such as estate agency, have not been hugely successful. Last week, the Bristol & West's profits were reduced by an awe-



COMMENT

ANNE ASHWORTH
Personal Finance
Editor

inspiring £33.9 million loss from its ill-fated purchase of Hamptons.

The possible repercussions of the new legislation will fill customers with some dismay. But all is not gloom. Members of societies will be allowed to vote on major diversifications (what a relief!). It is also expected that the Building Societies Ombudsman will acquire more muscle, perhaps to cope with all the problems arising from such ventures.

Woolwich free-for-alls. The enfranchisement of depositors should, however, allow them to join in the next round of takeover fun. A relaxation of the rules should make it possible for foreign banks to acquire societies.

Pru's old excuse

THE Prudential's excuse for giving policyholders the mouse's share of its surplus assets is that shareholders with share accounts enjoy the right to vote, and so qualify for flotation or merger payouts. Those who have unwittingly chosen deposit accounts have no votes and do not receive cash or shares. Unfortunately, this rule change will not benefit the thousands of depositors, shut out from the Alliance & Leicester, Halifax, National & Provincial and

bought the shares in the Twenties and Thirties, a detail that somewhat weakens the Prudential's argument.

It is easier to make a compelling case for the rights of today's policyholders. They have seen high administration and management charges deducted from their premiums, which acted to reduce their returns. They have also endured a period of falling bonuses. A larger percentage of the surplus asset distribution would help to make amends.

While they wait to see how much they will receive, Pru policyholders can take comfort in the Legal & General example. At first, L&G policyholders seemed to stand little chance of any largesse. Now they are being nicely taken care of. Would the Prudential dare to look mean compared with a smaller rival?

Provide against the ravages of time

Beware shortcomings in life policies and insist on safeguards, says Karen Zagor

they had been uprated for inflation over the years.

Terry Black, sales and marketing director at Refuge Assurance, said: "Both of Mrs Smith's policies were non-profit whole-of-life contracts.

There are very few non-profit policies sold these days. We have recognised that it is unfair if people keep making payments on these policies forever, so we have added bonuses to these policies for people who have continued to make payments.

"I can appreciate Mrs Smith's concern about her funeral arrangements but regret that due to the cessation of premiums the value of the contracts was greatly reduced."

When Mrs Smith's mother took out the policies, non-profit policies were the norm. "We had 3.2 million policies in force in 1908, and 2.9 million were whole of life, including the infant death policies, and they were all non-profit," said Mr Black. "At a time of social services, people wanted to avoid paupers' graves. Basically, these policies were a way for people to put money aside for burial."

When Mrs Smith was born, the life expectancy for a female was 52.4 years. Most of the early policies were designed to last 20 or 30 years, and there was less concern about the impact of inflation.

Refuge Assurance no longer sells infant death policies. They were popular earlier in the century, when the child mortality rates were very high.

Today, parents can buy child endowments. Although these do have a life element, they are primarily ways for

parents to set aside money for their children to use in their early adult years. It is also unlikely that anyone would take out a life policy today that did not have a profits element.

Yet there are lessons we can all learn from Mrs Smith's situation. Fiona Price & Partners, the independent financial adviser specialising in women's finances, said: "It is vitally important to ensure that any life assurance cover offers a

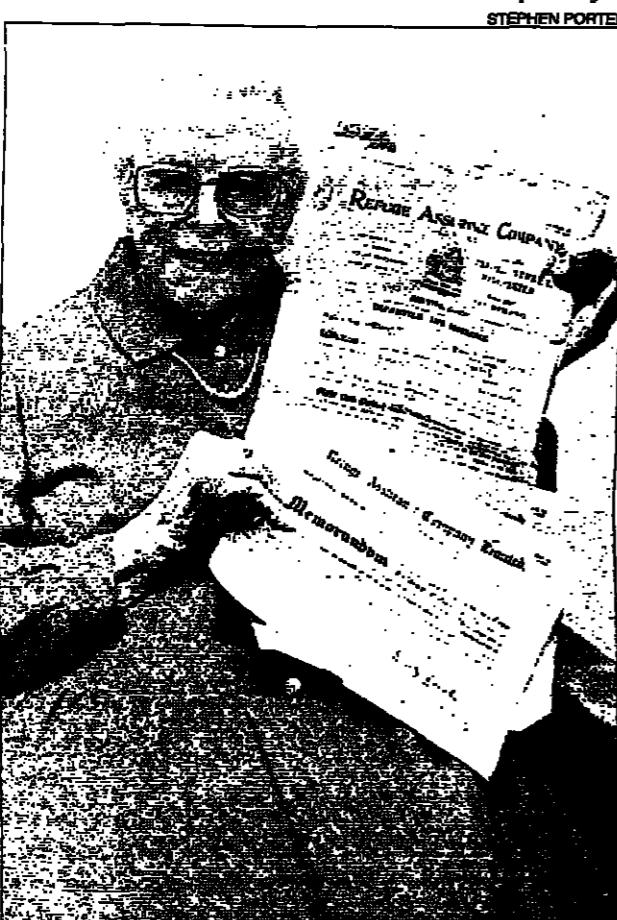
facility for the sum assured to be reviewed, and increases made in line with inflation so that the benefit maintains its value in real terms. Always check that the policy offers the flexibility to change the level of cover in the future."

Many of today's policies have review periods built in. It is usual to have a review after ten years, and then every five years. This allows holders to make sure they have a sufficient level of cover, and to increase premiums, if necessary. Reviews are particularly important if your circumstances have changed, perhaps by having a child or changing jobs.

Fiona Price says: "It should

be remembered that we are now living longer. In some circumstances, a policy that offers a balance between life cover and savings may be more appropriate, or cover which provides a lump sum on diagnosis of critical illness."

Even if Mrs Smith had been able to take out a more modern policy, with regular reviews and a with-profits element, it is possible that she could find herself in a similar situation to her position today. With life policies, it is critically important to maintain premium payments throughout the term of the policy. Otherwise, the value of any benefit will be diminished or lost, even today.



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Don't get drunk, get even: Dolly Parton, Lily Tomlin and Jane Fonda took ultimate revenge on their boss in *Nine to Five*

Life after nine to five

Karen Zagor on a lobby group trying to help unsecured creditors

Losing a job is one of life's more stressful events. It is even more distressing if the company you have been working for goes into liquidation before honouring your last pay cheque, leaving you out of pocket and work.

The good news for staff employees is that your discomfort will be short-lived. Not only are you a secured creditor, you are also protected by the Department of Trade and Industry, which will see that your overdue payments are met.

If, on the other hand, you are part of the growing army of freelance and contract workers, you will almost certainly become an unsecured creditor. What little you finally receive from the company may take from two to obtain. And it is possible you may get nothing.

Justice, the law reform group, has called for an insolvency ombudsman and would also like to see a government-funded free advisory service for small debtors.

David Graham, QC, who was chairman of the Justice committee report on insolvency, which was produced almost two years ago, says: "It's a question of ranking with the other unsecured creditors. They are essentially entitled to a dividend after the priority creditors have been paid in full. Full-time employees, PAYE and VAT have precedence, as do debenture holders. Freelancers rank at the back of the queue."

Mr Graham is cautiously

optimistic that an insolvency ombudsman may be introduced before too long. "Other organisations now support that idea, and the banking ombudsman has made a plea for an insolvency ombudsman to be created."

The problem for unsecured creditors is that they only receive the crumbs after secured creditors — led by the Revenue, Customs and Excise and Department of Social Security, followed by banks and other institutional lenders — have taken their share.

Ian Bannister, insolvency partner at Moores Rowland, said: "Nothing can be done. It's a question of ranking with the other unsecured creditors. They are essentially entitled to a dividend after the priority creditors have been paid in full. Full-time employees, PAYE and VAT have precedence, as do debenture holders. Freelancers rank at the back of the queue."

This can pose a dilemma for

freelancers who suspect a company they work for is in financial difficulties. "I knew something was happening and it frustrates me that there was nothing I could do," said a freelance photographer who is owed more than £1,000 by Wordsearch, which published Blueprint, a design and architecture magazine, and Tate, an art magazine affiliated with the Tate Gallery. Wordsearch failed at the end of last year.

"Before they failed, I kept phoning and was given all sorts of excuses. But as an individual you have no leverage. Companies don't always pay in order of outstanding importance, but by importance."

The photographer's frustration has been compounded by the fact that Wordsearch and the magazines have continued to trade since the liquidation. The magazines were bought by Aspen Media, and the Wordsearch studio by the original

chairman. A new owner has no legal requirement to reimburse unsecured creditors. If the new owners continue to run the business as a going concern, they may pay the unsecured creditors to generate goodwill. Aspen, for example, is paying the outstanding debts to Tate and Blueprint contributors.

Employees who are full or part-time staff members are in a stronger position than freelance and contract workers. John Francis, technical secretary of the Society of Practitioners of Insolvency, notes that under the Employment Protection (Consolidation) Act, 1978, employees of failed companies will receive payments not only for unpaid wages but for unused holiday from the redundancy fund. The payment should be received in a matter of months. Employees must submit their claims through the receiver. They can expect to be paid by the Department of Trade and Industry before the liquidator has had time to sort out how much is in the pot to pay preferential claims.

Some contract workers may be protected by the Employment Protection Act, but most will not. With the other unsecured creditors, they will have to wait for the liquidator to sort out preferential claims before they learn what is left for them. "If there is a dividend at all, it will usually take a long time to determine its size," said Mr Francis. "Twelve months is considered quick."

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THE millennium party will be a year late at Lloyds Bank. While most of us will be celebrating the end of the 20th century in the year 2000, Lloyds is sticking strictly to calendar law and its Millennium Fund will not be maturing until June 2001 (Sarah Jones writes).

The Lloyds Millennium Fund is a "capital protected" PEP. Investors will receive at least their original investment back if encashed in five years'

time. There is also the potential for tax-free stock market growth, since the fund will invest mainly in companies in the FT-SE 350 index.

At the millennium, investors can leave their money in the fund — though it will no longer have the capital guarantee — or switch their investment to another Lloyds unit trust. According to figures supplied by Micropal, the only Lloyds unit trust that

comes anywhere near the top of the performance tables is its smaller companies and recovery fund. Charges are steep at 6 per cent initial charge and 1 per cent annual management charge. Minimum investment is £1,000.

However, Mark Bolland, of Chamberlain de Broe, the independent financial advisers, said: "If you are concerned enough about the next five years in equities to want a

guarantee, then you must question why you are going into it. If, on the other hand, you believe the FT-SE 350 is going to rise, why not go into it directly and get better returns?"

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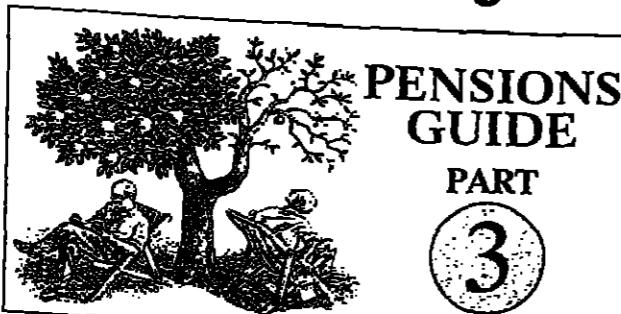
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THE DAISY PEP

Women must ensure they will receive a decent pension, says Helen Pridham

Don't rely on an ideal husband



Women are severely disadvantaged when it comes to pensions. Elderly women are among the poorest in society because of their lack of retirement provision. Among the 1.5 million pensioners receiving income support, 70 per cent are women and 45 per cent are over 80. Although younger women are showing a growing interest in pensions, greater awareness is needed if women are to achieve reasonable levels of retirement income for themselves.

"Unfortunately, there is still a tendency among women to rely on their husbands or the State for the bulk of their pension provision," says Fiona Price, managing director of Fiona Price & Partners, the independent financial advisers. With the value of the state pension declining and so many marriages ending in divorce, a woman cannot afford to rely too heavily either on her spouse or the Government to keep her in retirement.

In fact, women have never done very well out of the state scheme. At present, only 56 per cent of women over pension age receive a full basic pension based on their own or a deceased husband's National Insurance contributions, compared with 95 per cent of men who receive a full basic pension.

In future, the percentage of women receiving full pensions will increase as a result of the introduction of HRP (Home Responsibilities Protection) for time spent at home looking

after children and the abolition of the married woman's NI stamp. But there will still be some women who lose out because they do not qualify for HRP or are on low earnings and therefore not paying NI contributions.

At present, only 34 per cent of retired women get an occupational pension, compared with 66 per cent of men. But the number of women, including part-time workers, joining employers' schemes is increasing. Even women working full-time tend to be in lower-paid jobs. Nevertheless, at least if a woman is a member of an employer's pension scheme, her employer will be contributing to her pension too.

Those women who do not have access to a company pension scheme will need to take out a personal pension plan as early as they can. Insurers report that increasing numbers of women are now doing so. Social security statistics show that 20 per cent of female employees now have a personal pension plan.

Indeed, Steve Bee, pensions manager at The Prudential, said: "We are currently selling slightly more personal pension plans to women than to men."

However, besides earning less, another major disadvantage for women is that many still take career breaks to bring up children, which cuts down the time they have to save towards a pension. Stephen Phillips, marketing manager at National Mutual Life, points



out that such a gap can result in a significantly lower pension fund at retirement. "Take a woman of 21 who starts saving £50 per month escalating at 5 per cent a year. Assuming 9 per cent investment growth, her fund will be £260,000 by the time she reaches age 60. However, if she takes a five-year break, say between the age of 28 and 33, her fund will fall to £179,000 – or over 30 per cent. But this is still better than not starting the plan until after her break at age 33. If she delayed until then, her final fund would be worth just £106,000 – nearly 60 per cent less, because there would be no growth on earlier contributions."

Mr Phillips believes it is unfair that women are not allowed to contribute to their pension during their career breaks even if they have money available. He explains: "Under current rules, you must have relevant earnings in order to contribute to a personal pension plan and get tax relief. We have suggested to the Government that women should be allowed to continue their contributions net of basic rate tax up to a certain limit during these periods."

As things stand, however, women about to take out a personal pension plan need to look carefully at how the plans accommodate career breaks, which may need to be taken more than once, not only when children arrive, but if an elderly parent needs care for. Most plans claim to be flexible, but Fiona Price said: "The small print needs to be read carefully as charges may still be payable if the fund is not a minimum size and payments are stopped; the payment holiday period may be restrictive."

Even if a woman does manage to save as much as a man towards her pension, she will still end up with a lower retirement income if she has a personal pension or is a member of a "money purchase" company pension scheme. This is because of differences in the annuity rates for men and women. Because women on average live longer than men, they get lower rates. So a woman who wants a pension of £10,000 a year in retirement would currently need a fund of about £112,000 at the age of 60. A man, on the other hand, would only need about £100,000.

WHAT TO ASK

- Does my fund have to be a minimum size before I can take a contribution break?
- What charges will be deducted from my fund during a contribution break?
- Is there a maximum period for which a contribution break can be taken?
- How many times can I take a contribution break?
- Is there a minimum period between breaks?
- How will the waiver of premium option be affected if I take a break?

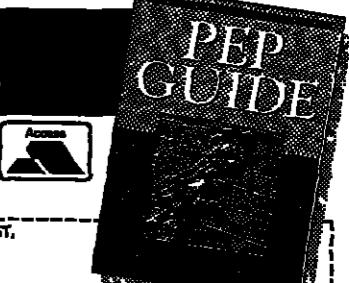
For advice on choosing a personal pension, see *Pensions Guide Part 6*.

CONTACTS

For more information on pensions see the following Department of Social Security guides:

- About Pensions (Pec2)
- The Pensions Act (Pec3)
- What Are You Doing After Work? (Pec4)

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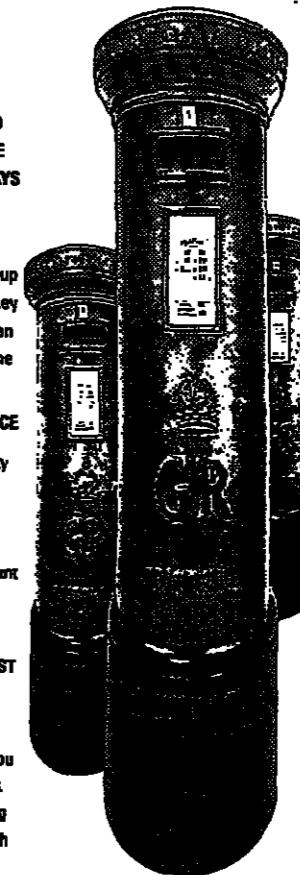
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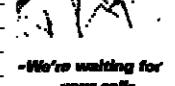
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week. The TUC is arguing that benefits should be backdated to 1976, the date of an earlier European Court decision. It is also fighting the ruling of the industrial tribunal last year that some claims put in before the end of March 1995 should be time-barred.

Under the Equal Pay Act, people have only six months to put in a claim after they have left their employment. But the women in the test cases are arguing that they could not reasonably have known they were being discriminated against until they saw press reports of the European Court judgment in 1994. In many cases, this was years after they had left the employer whose pension they were trying to join.

A further 60,000 people who have already made claims are waiting for the result of the test cases. Those who have left their employer will probably not be able to claim now if they have not already. But others still working for the same employer could make claims.

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Why it pays to play your cards right

Sarah Jones on the newcomers in a crowded credit market

We all know it is quicker to go down-hill than uphill — except when it comes to credit card interest rates. Swift to follow base rate increases, credit card issuers are proving stubbornly small-like as we see the base rate tumble.

The latest drop in base rates to 6 per cent, however, has prompted some scratching of heads. NatWest, Lloyd's and Midland all say their rates are under review, and Barclaycard has cut its APR (annual percentage rate) by 0.3 percentage points to 22.5 per cent.

Given that base rates have been on a downward trend for three months and that mortgage rates have dropped to 7.25 per cent, why do other forms of borrowing remain so high? "It costs a large issuer

about £250,000 each time they change the rate so they tend to make one big cut when they see whether the trend is up or down," says Liz Phillips of the industry's Credit Card Research Group, in an attempt to justify high rates of interest.

It would seem that competition rather than base rate changes may stir the main issuers. Abbey, National, building societies such as the Newcastle, and insurance companies like Churchill are entering the market. The latest recruit, RBS Advanta, believes it has worried the main issuers. "To date, providers have

focused on things like payment protection or promotions and they have shied away from price. That is now changing," says Mark Austin, of RBS Advanta. "Consumers used to believe that all credit cards were the same, but now they see that some are priced competitively."

RBS Advanta, a joint venture between the Royal Bank of Scotland and Advanta, the American credit card company, says it has been pleasantly surprised by the number of customers transferring to their card. So does Save & Prosper, which offers one card with an APR of 14.6 per cent, a £12 annual fee and a second card with a base rate-linked return and no interest-free period.

RBS Advanta offers an interest-free period of 56 days and no fee. The rate will be 8.63 per cent above the annual base rate and so last week the APR dropped to 14.63 per cent. Save & Prosper's base rate-linked card, which guarantees a rate of 5 per cent above the base rate also automatically went down — to 11.5 per cent APR. The Co-operative Bank offers a base rate card but its APR shoots up



TV ad star Rowan Atkinson extols the virtues of Barclaycard — but interest rates remain high

Second-hand is not second rate

Thousands of people who own with-profits life policies are surrendering them early instead of selling them on for a better price (Marianne Curphey writes).

Beale Doble, which trades second-hand endowment policies, says many people are unaware that if they wish to stop paying into a policy, they do not need to accept the surrender value offered by the life company.

There is an increasing demand for second-hand policies because of rumours that mutual companies will seek stock market listings. Should they do so, they are very likely to pay a one-off bonus or offer new shares to their existing policyholders.

There is also the prospect that mutuals might be taken over by larger companies, and policyholders again might benefit in the form of a payout.

According to David Beale, Beale Doble's joint managing director, the market for second-hand policies is also being driven by speculation that some life funds will redistribute surplus assets between policyholders and shareholders.

This has happened in the case of Legal & General, which announced this week that with-profits policyholders would benefit from a £163 million

share of surplus funds, while £18 million of the so-called "orphan assets" would go to shareholders.

Mr Beale said: "When L&G announced its plans we saw a huge demand for second-hand policies and their price went up as a result. Now that the Prudential is also hoping to redistribute some of its surplus assets, we are starting to experience requests for old Pru policies, although few people seem to sell them on."

He says Standard Life and Scottish Widows, the mutual life insurers, also have surplus assets from profits built up over many years, and may choose to redistribute them. However, neither company has announced this yet.

Demand for Britannia and Refuge Assurance policies rose when these two companies applied to share out their surplus funds. However, this does not apply to people who own ordinary insurance policies with L&G or its peers. Nor is there any trade in unit-linked policies, since their value is determined only by the value of their units, and policyholders are not in line for a share of any surplus profits.

Beale Doble: 01621 851133.
Prudential payback, page 35

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Money Marketing, 23rd November 1995.

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Marianne
Curphey on
the giveaway
options for the
super-rich Pru

The Prudential is the latest in a line of life companies which have built up millions, in some cases billions, of pounds of surplus assets over the years and are now trying to redistribute them. But who will be the greatest beneficiary — shareholders or policyholders?

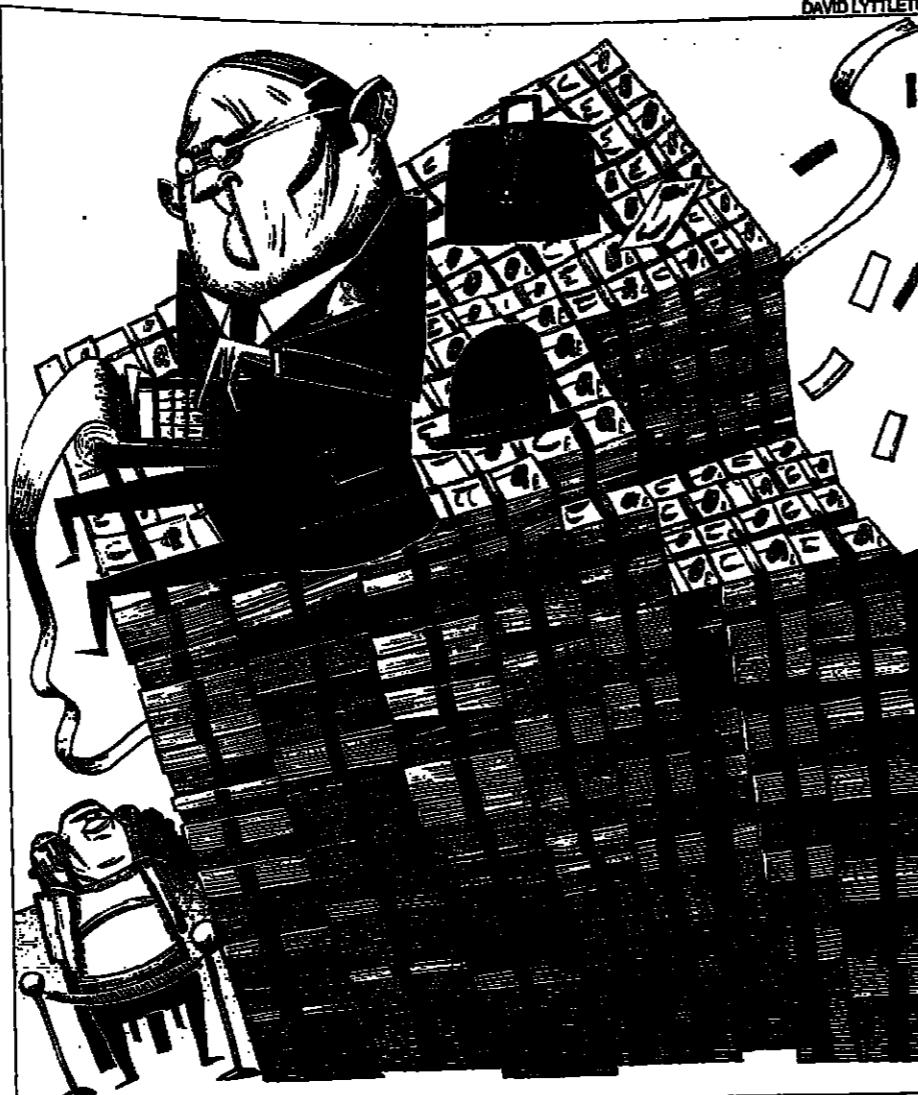
Q Where have the surplus funds come from?

A These funds, sometimes known as "orphan" assets, are amounts in a with-profits life fund beyond what is needed to meet the reasonable expectations of policyholders. They have accrued because past profits from investment have exceeded the actual payouts given to policyholders, and the maximum management fee has not always been charged to the life fund. Profit is also made when a holder surrenders his policy early.

Among listed life companies, the "orphan" assets arise because shareholders originally put up equity capital to support the development of the long-term insurance fund. Establishing who owns these reserves is a legally complex and time-consuming process. The Pru's argument is that shareholders have not received their full entitlement to the surpluses over time. It says that in the 1920s and 1930s shareholders put money into the fund, and from 1950 to 1980, when the fund was growing, they did not take out their full entitlement.

Q How could the redistribution benefit me?

A In the case of the Prudential, it is too early to say. The company, which has asked the Department of Trade and Industry for a ruling, says the life fund is worth £3 billion, of which £31 million belongs to policyholders. The remaining £8 billion in theory, a "free asset", though the Pru will not say how much might be "orphan" assets. The City estimates the total funds available for distribution to be between 0 million and £5 billion, would like to see it all go to shareholders. However, agreement by the DTI is almost certainly required for the company to make a payment to policyholders. The process could take 18 months. Policyholders might give a one-off windfall. Shareholders could benefit from higher dividends.



Payback policy at the Prudential

Q Is the Pru the first to do this?

A No. This week 1.4 million Legal & General with-profits policyholders, who were initially omitted from plans to redistribute surplus funds, learnt how much they will receive from a similar redistribution. They will be given an extra 30 per cent on their annual reversionary bonus. Anyone with a 25-year, £30-a-month maturing policy could expect to receive an extra £900 a year.

The whole life industry is estimated to have a surplus of between £35 billion and £40 billion, of which around £8.5 billion has been amassed by quoted companies with shareholder interests.

The issue was highlighted in 1992, when London & Manchester won approval from the DTI, which regulates insurance companies, for dipping into its orphan assets. It was followed by United

Friendly, which agreed that £75 million of a £2 billion life fund was attributable to shareholders. Then Britannia, with surplus funds of around £1.2 billion, and Refuge, with £630 million, began discussions with the DTI.

Q Are other companies interested in doing the same?

A One of the larger quoted life companies, Lloyds Abbey Life, says it is unlikely to take the same path as the Pru. Laurel Powers-Freeling, LAL group finance director, said few of its policies were with-profits and so, although the company did have some assets, they were not available for redistribution in the same way as the Pru.

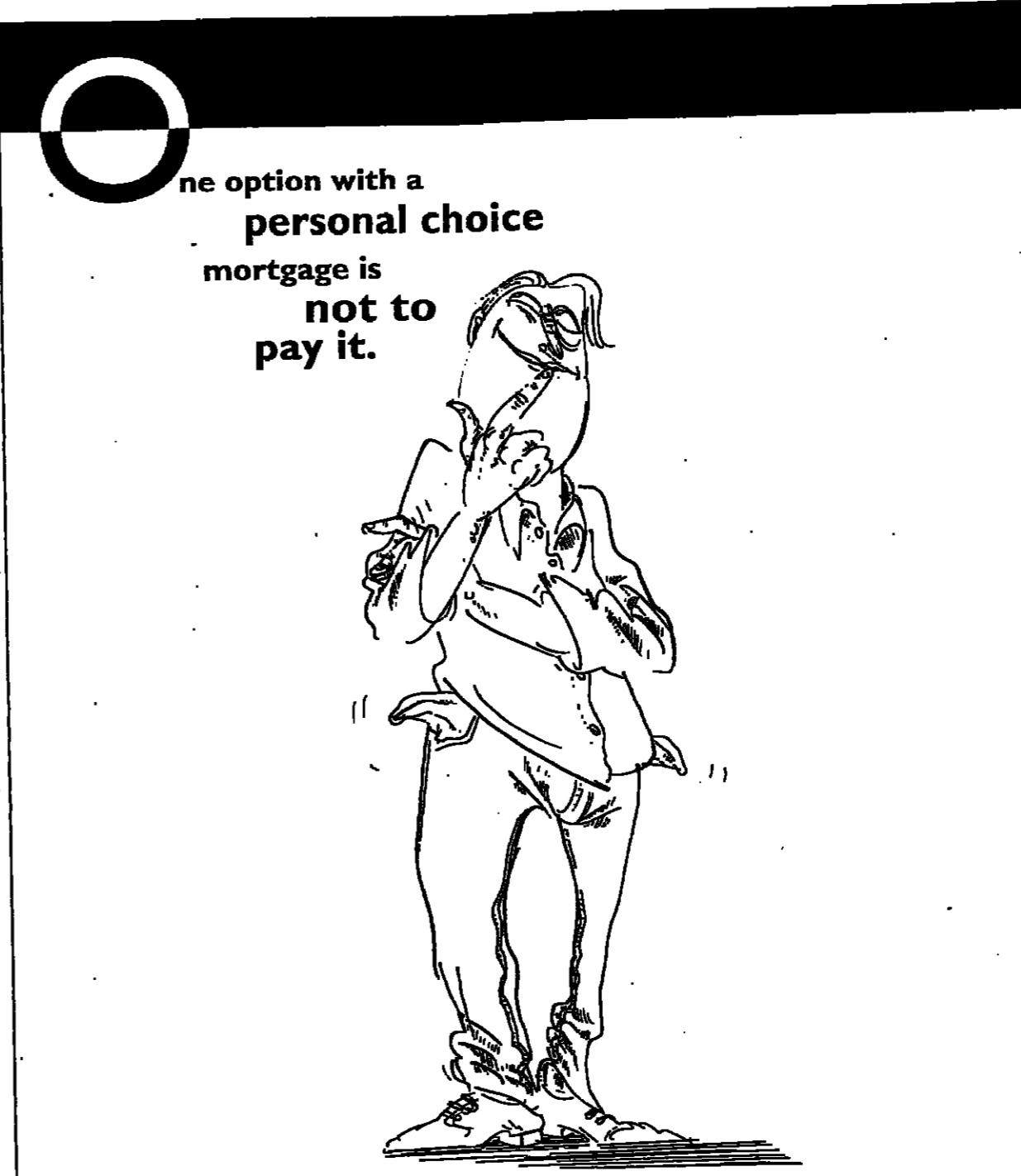
Q What else might the Pru use the money for?

A The Pru has hinted it would like to use some of the money to buy a mutual life insurer or a building society. There would then be a smaller

pot to boost shareholders' funds and add to dividends. Nevertheless, shareholders could benefit from the extra business generated by a well-chosen acquisition, and from any investment gain on the fund which arises before it is spent.

Q So everyone is a winner?

A On this occasion, it looks as though the Pru would like to tip the ratio in favour of shareholders. The company's shares have already risen in anticipation of a bumper dividend. Even if there is a payout for policyholders, it will not be given to anyone with a unit-linked policy, nor people who have a motor or household insurance policy with the Pru. Speculators might buy the shares, but they would be unwise to buy a with-profits policy in the hope of landing a big bonus. Payouts are unlikely to be large enough to make that worthwhile.



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Private investors have to be far more sanguine than professional moneymakers. Take this week's bout of jitters on Wall Street and in London. As the markets opened on Monday following a 171-point fall in the Dow Jones Index the previous Friday many City analysts predicted a stock market crash comparable to that of October 1987. But why? And how should unit and investment trust investors react to such doomsday scenarios?

That such an event did not occur is, in part, due to procedures put in place after the 1987 crash. These stipulate that when the US market falls by a certain number of points in any one day, the multi-billion dollar automatic computer trading programs must be switched to manual instructions to buy and sell.

Safeguards to avert a market freefall have certainly helped to pull up short the professional herd mentality. But private investors must anyway take a much longer-term view of their portfolios. They have to see through a poor set of statistics. In the US, this was stronger than expected employment data dashing hopes of an early interest rate cut. A not dissimilar situation occurred in the UK on Wednesday when an unexpected 6,800 rise in the unemployment ended two-and-a-half years of falling joblessness. On this occasion, the UK market edged up on the view that rising unemployment could mean a further interest

rate cut to stimulate a sluggish economy.

Private investors must consider many more factors. Do you want income or capital growth? Do you want an internationally diversified portfolio through one investment or unit trust or do you want to allocate your money to different markets, sectors or regions that you have chosen yourself? Generally, the performance of individual managers and their houses should be a more decisive factor than whether you opt for an investment trust or a unit trust.

shareholder pressure is likely to grow on laggards in the investment trust sector, leading to re-organisations and possibly a change of manager. Such actions are generally to the benefit of shareholders and other similar trusts.

One investment trust analyst taking a sanguine view of recent stock market jitters is Peter Walls, of Credit Lyonnais Laing (CLL). He sees no reason to change the house view on investment trusts after the recent market events.

In the investment scales, CLL says, the political uncertainty of a decreasing Government majority in the Commons and a November US presidential election, coupled with the prospect of inflation creeping back into economies, is outweighed by more positive factors involving low interest rates, corporate activity, sterling, private investor interest, Japan and the Far East story.

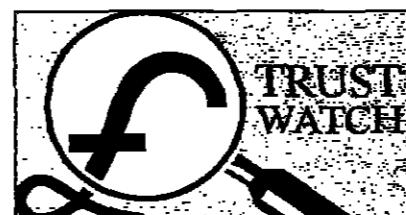
CLL advises investment trust investors to move to "an overweight position" in the expectation of significant out-performance relative to the FTSE All Share Index. That exposure may be too rich for some and a judicious mix of investment and unit trusts may be more suitable.

CLL yesterday updated its 1996 list of trusts to watch and these include Martin Currie's Scottish Eastern and Baillie Gifford's Scottish Mortgage, in the international generalists category. On the income side, with a 5.2 per cent yield, is Ivory & Sime's Investors Capital Trust Units.

However, investment trusts do enjoy certain advantages. If, for example, you want to invest in a single country, such as with Five Arrows Chile, managed by Rothschild, or a sector such as mining or venture capital, an investment trust may be a better choice. Paul Myhers, chairman of Gartmore, the fund management group about to be bought by NatWest for £425 million, runs both unit and investment trusts. He says: "As a private investor, you must generally take a minimum two-year view on your investment. Economic data such as that which triggered the most recent bout of stock market nervousness will, in a month's time, be overtaken by other statistics possibly putting a very different light on matters."

Investors looking to make a profit on predatory activity in the investment trust sector this year could be disappointed. Many observers now believe that the tantalising prospect of a hostile bidder realising assets at full market value from an underperforming investment trust portfolio are overdone. Nevertheless,

When a hostile bidder gallops in



BIG time investors such as the Bank of England and Gartmore, both of whom have a stake in the £235 million Cayman Island-based GT Chile fund, which is the target of a hostile bid, can take care of themselves. But how well are private investors looked after?

This week the predatory Regent Kingpin Acquisitions reached an agreement with GT Chile's board to offer shareholders other options to the original offer of Regent paper which could then be converted into cash roughly equivalent to the net asset value (NAV) of the underlying portfolio. Now shareholders will have the additional choices of a new fund run by Regent Kingpin or another fund run by LGT Asset Management, an arm of GT's Liechtenstein-based owners.

For the offer to succeed, 75 per cent of the shareholders must approve, as must the Cayman Islands court and the

more probably, investment trust that covers the same market, region or sector.

In almost any bid situation in the UK, whether it is for an investment trust or a single company, the shareholder register is likely to be dominated by the City institutions and pension funds. But, the rights of minority shareholders are protected in the UK.

In the case of investment trusts there is an additional, although unwritten, protective barrier, in that management houses are locked in a fierce battle to increase their pool of retail funds. Any prospective bidder therefore is likely to offer private investors at least a range of options that will enable them to ringfence any potential capital gains tax liability and to roll-over their money into another trust.

Additional research by Heather Dickson.

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Inflation uncertainty and volatility in US markets is pushing up fixed rates

Fixed-rate loans — the only way is up

Many building societies and banks with-drew their fixed-rate mortgages last week in the wake of turbulence in the US stock market. The rates on fixed-rate mortgages are determined by money market interest rate perceptions. Insiders attempt to predict what will happen to interest rates over specific time periods.

Uncertainty in the US over inflation and volatility in both the stock market and the bond market is pushing up fixed rates. The looming general election in this country is also having an effect on the direction of rates.

Societies that are withdrawing fixed and discounted rates included Northern Rock, National & Provincial, Bristol & West and Alliance & Leicester. Some have replaced them with higher rates, while others, such as Alliance & Leicester,

Caroline Merrell
blames growing
uncertainty for
the increases

are waiting to see what happens over the next few days before deciding whether to relaunch their products, and, if so, at what rates.

Lenders tended towards withdrawing their five to ten-year fixed-rate loans, leaving intact one and two-year fixed mortgages.

Christopher Dean, fund manager of the Bradford & Bingley, said: "Things in the States have pushed up five-year fixed rates because of the turbulent market conditions. We do not like having to do this, but we hope to be able to come back with rates similar to the ones which were with-

drawn." The three-year fixed rate was 6.7 per cent, while the five-year loan was fixed at 7.45 per cent. The society is still offering a one-year fixed rate of 1.95 per cent and a two-year fix of 4.99 per cent.

On the other hand, most lenders have now cut their variable rates in response to the 0.25 per cent cut in base rates last week. Variable rates are now at around 7.25 per cent.

Bradford & Bingley is still offering the best variable rate at 5.99 per cent, while Nationwide has a competitive variable rate of 6.99 per cent.

Christopher Dean, fund manager of the Bradford & Bingley, said: "Things in the States have pushed up five-year fixed rates from 7.42 to 7.74 per cent, while ten-year rates have risen from 8.15 to 8.38 per cent. There is a general perception that interest rates will go up in the longer term, although a lot has already been built into the market."

Margaret Schwarz, Abbey National's chief economist, believes that fixed-rate mortgages are now politically priced. She said: "Five-year rates are quite volatile because of the uncertainty of the election. The reaction is probably a tad overdone."

She points out that in spite of the rise in rates, it is still possible to take out a five-year fixed loan with a rate of under 8 per cent. She added: "This is still a very good rate which takes away the uncertainty for many borrowers."

Simon Tyler, of Chase de Vere, the mortgage broker, said: "Everyone is shifting the rates around, with the direct operators keeping the rates lower."

Ian Darby, marketing director at John Charcol, said: "Best buys include a fixed rate from Northern Rock at 7.24, a 7.39 five-year fixed rate from Nationwide and a 6.79 per cent five-year rate from the Coventry, although it carries a 3 per cent fee."

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Karen Zagor on the transatlantic theatrics

Markets not for the faint of heart

The world was shaken out of its collective composure last Friday. By Monday evening, a recovery was being mooted. But Tuesday saw further turmoil before Wednesday's promise of renewed calm. By Friday, stability appeared to be a distant dream.

The dramatic events of this week have nothing to do with the Middle East or the former Yugoslavia, and everything to do with the international nature of stock markets. So what, exactly, happened this week, and what does it mean for private investors?

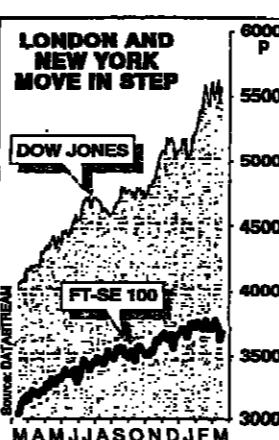
The theatrics started last Friday in the US, with the release of the strongest monthly employment numbers in 13 years. A strong rise in employment may sound like good news, but for the markets, robust employment data can spell disaster.

Markets are extremely sensitive to interest rates and tend to rise when rates fall. When people are employed, they have more money to spend and there is a danger that strong spending will trigger inflation. Raising base rates is one method of trying to curb inflation. So the US employment numbers depressed the market by quashing all hopes of an imminent cut in base rates.

As a result of the employment figures, the Dow Jones industrial average — the US market index of blue chip companies — plummeted 47.9 points to 3,710.3. The loss might have been worse had trading continued into the night, when the Dow posted its greatest losses.

It is not unusual for world markets to react to events in the US. Last year's low US interest rates helped markets around the world, including the UK. It was not surprising that bad news would have a similar effect.

On Monday morning, Wall Street's Friday losses sent the FTSE 100 tumbling more than 80 points. But the index later retraced most of its losses to close 35.8 points lower at 3,674.5, thanks largely to renewed confidence in the US and the growing sentiment



that the markets had over-reacted to the employment numbers. In the US, the Dow gained 110.5 points on the day, its third biggest one-day gain ever, recovering about two thirds of Friday's losses.

But Tuesday saw renewed nervousness. The FTSE 100 moved in a 68-point range during the day before ending the session 35 points lower at 3,639.5, while Wall Street started the day with a 96-point drop before recovering to add almost three points on the day.

By Wednesday, London shares, which had lost more than 130 points over the previous five days, finally started to share their losses. The FTSE 100 ended 0.8 higher to 3,640.3, while the Dow slipped 15.17 to 5,568.2.

The gains continued into Thursday, with the FTSE 100 adding 41.5 points to close at 3,681.8 and the Dow closing at 5,586.06, up 17.34 points.

But Friday saw a return of market jitters, with the FTSE 100 index following Wall Street lower through the day.

For private investors, the events of this week are a timely reminder that markets are volatile and equity investments carry a risk. In spite of recent gyrations, both UK and US equity markets are at near-record levels.

Whether they are able to maintain this comparative strength remains to be seen, but if there is any lesson to be learnt from this week, it is that equity investments are not for the short term or for the faint of heart.

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SOURCE: Hindsight, Income & Growth sector (PEP only), 4 March 1995.

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THE TIMES-UNIVERSITY TRUST INFORMATION SERVICE

مکالمہ احمدیہ

Shares end week on a dull note

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

High	Low	Company	Price	Yld	%	PE
Off	On		Off	On	Off	PE
ALCOHOLIC BEVERAGES						
355	375	Alfred Dunhill	407.9	-1.7	5.1	17.4
146	159	Ballo (GPR)	117.1	-1.1	5.3	25.1
232	232	Brent North	42.9	-0.6	4.4	16.2
235	235	British Beer	42.9	-0.6	4.4	14.5
145	151	Heublein	36.1	-0.8	3.8	14.5
749	749	Match Makers	10.3	-0.1	1.0	13.5
100	102	Maltese Cross	2.8	-0.1	1.0	17.3
107	107	McDonald's	10.8	-0.1	1.0	17.3
257	257	Starbucks	15.3	-0.1	1.5	32.2

BANKS

High	Low	Company	Price	Yld	%	PE
Off	On		Off	On	Off	PE
ALCOHOLIC BEVERAGES						
355	375	Alfred Dunhill	407.9	-1.7	5.1	17.4
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107	107	McDonald's	10.8	-0.1	1.0	17.3
257	257	Starbucks	15.3	-0.1	1.5	32.2

BREWRIES, PUBS & REST

High	Low	Company	Price	Yld	%	PE
Off	On		Off	On	Off	PE
BREWRIES, PUBS & REST						
355	365	Adnams	8.8	-0.2	0.0	10.0
146	147	Adnams (B)	7.0	-0.1	1.1	16.8
232	232	Bitter End	4.0	-0.2	0.0	13.5
235	235	Bitter End	4.0	-0.2	0.0	13.5
145	145	City Center Rest	1.1	-0.1	0.0	15.4
749	749	Edwards (P, A)	1.1	-0.1	0.0	14.4
100	100	Father Son (P)	2.3	-0.1	0.0	16.4
107	107	Father Son (P)	2.3	-0.1	0.0	16.4
257	257	Father Son (P)	2.3	-0.1	0.0	16.4
146	146	Fathers (P)	2.3	-0.1	0.0	16.4
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Welham puts Whitaker in good heart

FROM JENNY MACARTHUR IN 'S-HERTOGENBOSCH HOLLAND

JOHN WHITAKER, of Great Britain, the runner-up with Grammisch on the opening day of the Volvo World Cup show jumping meeting here, continued his successful week when he and Welham, the horse he rides in the World Cup qualifier tomorrow, won the Rabobank Prize yesterday by a comfortable 1.68sec.

Emile Hendrix, a member of Holland's gold medal-winning team at the 1991 European championships, finished joint-second on his Dutch-bred mare, Finesse, with Peter Eriksson, the leading Swedish rider, on his stallion, Robin.

Despite Welham's 16 years, Whitaker is confident that the pair Irish-bred gelding, who won the opening event in Dortmund last week, is still improving. Owned by Keeley Durham, Welham was originally lent to Whitaker for the 1994 Olympia Show in order to give the horse some international experience. He had previously jumped mainly on Solitaire.

Whitaker formed an instant partnership with him — winning on the second day of the show — and was invited to keep the ride providing Welham remained stabled at Durham's Nottinghamshire yard.

They went on to gain numerous successes last year, including a team silver and individual fifth place at the European championships. Welham, who had no difficulty in coping with the big championship fences, is now Whitaker's main hope for the Olympic Games in Atlanta.

The British had a disappointing showing in the

Hydradyna Prize in which Henk van der Pol, of Holland, finished first and second. None of the Britons in the 68-strong class reached the jump-off. Michael Whitaker, who was giving *Midnight Madness* his first outing of the season, hit the first two jumps and then had to retire after an eight fault standard was brought in. He will ride him again today in an attempt to get him settled before the World Cup qualifier tomorrow.

Nick Skelton, who was also "turning up" his 1995 World Cup-winner, *Dollar Girl*, after a fortnight's rest, also had eight faults, but their successors in Bordeaux and Moersle last month have ensured that the pair start the qualifier as one of the favourites. John Whitaker, on *Cor d'Alme*, also had to retire after incurring eight faults. Geoff Billington was left to uphold British honour with four faults on Solitaire.

Skelton and the two Whitakers have an added incentive for success tomorrow. Despite their positions as Britain's three leading riders, they have yet to attract a sponsor to replace Everest, whose contract with the three ended in December. Michael and John Whitaker are ranked third and seventh in the world. Skelton is sixth.

RESULTS: Hydrona Prize, 1. Fenniks Henk van der Pol, 2. 39.50sec. 2. Soham J.H. van der Pol, 3. 40.29sec. 3. 29.54sec. 4. Henk van der Pol, 5. 39.95sec. Badminton, 1. 39.50sec. 2. Henk van der Pol, 3. 39.54sec. 4. Henk van der Pol, 5. 39.55sec. 6. 39.56sec. 7. 39.57sec. 8. 39.58sec. 9. 39.59sec. 10. 39.60sec. 11. 39.61sec. 12. 39.62sec. 13. 39.63sec. 14. 39.64sec. 15. 39.65sec. 16. 39.66sec. 17. 39.67sec. 18. 39.68sec. 19. 39.69sec. 20. 39.70sec. 21. 39.71sec. 22. 39.72sec. 23. 39.73sec. 24. 39.74sec. 25. 39.75sec. 26. 39.76sec. 27. 39.77sec. 28. 39.78sec. 29. 39.79sec. 30. 39.80sec. 31. 39.81sec. 32. 39.82sec. 33. 39.83sec. 34. 39.84sec. 35. 39.85sec. 36. 39.86sec. 37. 39.87sec. 38. 39.88sec. 39. 39.89sec. 40. 39.90sec. 41. 39.91sec. 42. 39.92sec. 43. 39.93sec. 44. 39.94sec. 45. 39.95sec. 46. 39.96sec. 47. 39.97sec. 48. 39.98sec. 49. 39.99sec. 50. 39.00sec. 51. 39.01sec. 52. 39.02sec. 53. 39.03sec. 54. 39.04sec. 55. 39.05sec. 56. 39.06sec. 57. 39.07sec. 58. 39.08sec. 59. 39.09sec. 60. 39.10sec. 61. 39.11sec. 62. 39.12sec. 63. 39.13sec. 64. 39.14sec. 65. 39.15sec. 66. 39.16sec. 67. 39.17sec. 68. 39.18sec. 69. 39.19sec. 70. 39.20sec. 71. 39.21sec. 72. 39.22sec. 73. 39.23sec. 74. 39.24sec. 75. 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Ince now striking right notes in Italian harmony

Life took its time to settle tranquillity upon Paul Emerson Carlyle Ince, but the player whose demeanour could be the epitome of belligerent discontent when he was with Manchester United, has become one of football's idle rich as he sits with his feet up in Italy, where the players in Serie A are taking this weekend off in a show of strength against their paymasters.

Ince, the one leading Englishman abroad, is gaining respect by the week in Milan. He will, on Tuesday, be recalled to Terry Venables's England squad for the match against Bulgaria at Wembley on March 27, and, given the news that shoo every family during the week, he has the contentment of seeing his small son, Thomas, safe in their Lake Como home.

Last Sunday, Ince took star billing, playing with the essence of discipline and enforcement that Venables wants from him, when he anchored Internazionale to victory over AC Milan in the San Siro derby match. Reports were unanimous: Ince had deprived George Weah and Roberto Baggio, the reigning and recent world players of the year, of opportunity.

Ince had won more than his share of the ball in his physical duel with Marcel Desailly, the Frenchman, and when he says that he has learnt greater technique in 20 matches in Italy, one suspects that he has merely learnt to apply it to concentrate on the ball rather than the man, to curb those wild excesses that so-called combative players get away with in England.

In any system that Venables decides upon, a formation with Ince "holding" and Paul Gascoigne breaking forwards on creative runs is as close as England will get to a competitive fulcrum for Euro '96. The very fact that Barry Venison and David Batty had been tried at all in the absence of Ince over the past year is indicative of how few quality midfield holding players England possess.

Yet there are some around Ince who ask why he should



ROB HUGHES

Weekend View

bother craving a return to his native country at all. He earns more in an afternoon than most salaried workers in a year, more than any other British player. The stand-off between Ince and Venables had allegedly begun when Ince, after his trial and acquittal after becoming embroiled in the Cantona affair at Selhurst Park, reported too "emotionally drained" to play his part in the Umbro Cup last summer.

In fact, their disagreement has its genesis in Dublin, on that ill-fated night in February last year when England's match against Ireland had to be abandoned because of rioting. In the 27 minutes that were played, Ince had shown his irresponsibility, refusing to

Paulo Di Canio, 27, the AC Milan midfield player, yesterday became the latest international to be linked with a move to Celtic. Celtic promised they would pursue "other options" after shelving their attempts to sign Jorge Cadete, the Portugal international.

play instinctively and hold back, and running with a cavalier's mentality instead.

When Venables persisted in omitting Ince, the ill-informed assumed that it was vindictiveness. They read too much into Venables's words when he said last year: "I will not accept anything less than the best. Wherever they are, they must get to the training camps and give 100 per cent."

However, Ince, well on the way now to millionaire status, wants more than money in his life. His competitiveness was shaped at the age of eight, when he was abandoned in east London by his parents. By adolescence, he was running with the gangs, and he has said that he would have fin-

ished up in a prison cell but for John Lyall, the manager of West Ham United, who became his mentor and surrogate father. Lyall could see in trace what the Italians are extracting today.

He was always rebelling against something or other, always "getting in there" and competing, and in the nick of time he was persuaded to channel aggression into striving for something special. Maybe, like Vesuvius, it can never be said that there will be no more eruptions, but the player who has come through so much rejection, including the way Manchester United sold him without his full agreement, is about to fulfil his talent.

He could, very nearly, did, come scurrying home to the bolt-hole that Arsenal offered him when things were going wrong under Ottavio Bianchi and that coach's 3-5-2 system at Inter. But Bianchi was fired. Roy Hodgson, an English manager abroad, reshaped the team into 4-4-2, and asked Ince to be the anchor. Emotionally drained, Ince now has enough energy and sense to socialise in the Italian way, to integrate himself, his wife Claire and his son, for the duration of his three-year contract.

The Italians do not call him The Guv'nor, but *Il Generale*, the boss of midfield. At 28, in the prime of sporting life, he is one English player who is neither wearied nor wounded by the demands of the season. And, because they all do it, he is party to the strike among Serie A players, demanding among other things that their clubs contribute to a pool that would pay the players' wages if the clubs become bankrupt. You see what happens when players can afford the top lawyers.

Ince has displayed similar vigorous qualities in managing Wimbledon, Palace, Wimbleton again, Watford, and Sheffield United. Regularly successfully, too, with six promotion seasons and an FA Cup semi-final in the locker.

"It's always good to work with a new set of lads and they've got plenty of ability. Can we go up? Why not? Most teams in the first division seem to be of a similar standard and if you've got any sort of game in you, you have to be in the premier league. It's the only place to be."

Bassett has few pretensions. What you see, is what you get: honest opinions, delivered at pace. Not unlike his bone-shuddering playing career with Walton and Hersham, who won the FA Amateur Cup in 1973, and Wimbleton, in their Southern League championship-winning heyday. If you were tackled by Bassett, you stayed tackled.

He has demonstrated similar qualities in managing Wimbleton, Palace, Wimbleton again, Watford, and Sheffield United. Regularly successfully, too, with six promotion seasons and an FA Cup semi-final in the locker.

Mr Motivator turns Palace around

Russell Kempson on what drives the manager who arrived at the London club like a wind of change



Bassett, leaning on the club emblem, has taken his young side up 13 places

On the debit side, he stayed at Palace only three days first time around — "I was young, it seemed a good idea at the time" — and found little harmony in his eight months, with Elton John, at Watford.

In December last year, after eight seasons at Sheffield United, Bassett fired of the constant boardroom bickering. Never one for politics, he left by mutual consent. "I'd had enough," he said. "The club had stagnated. It got to the point where I wouldn't sell any players because I knew I wouldn't have any of the

money to reinvest." He had seen the signs when Brian Deane was sold to Leeds United, for £2.7 million, two years earlier. "I should

have legged it then," he said. "I voted against Brian going but was overruled. You battle on, always thinking you can turn the corner, but, in the end, I knew I had to go."

Between leaving Bramall Lane and being summoned to the Palace, Bassett spent long overdues time with his family — Chris, his wife, and daughters, Carly, 17, and Kimberley, 14. Rest and recuperation plus his usual media work, kept him occupied. He also lectured, and was twice interviewed, for the then vacant job as manager of Ireland.

"I really fancied that," he said. "I felt I had the experience, the credentials, and I was told there would be a decision in 48 hours. When I

didn't hear anything for 48 hours, I thought it was a bit ominous." Not to worry. Ron Noades, the Palace chairman, had already rung and Bassett accepted the consolation prize.

The combination of Ray Lewington and Peter Nicholls as joint first-team coaches had not gelled and Noades, a notoriously demanding employer, sought salvation. Call for Bassett, his old friend, Call for Mr Motivator.

"In this business, you have to keep proving yourself," Bassett said. "You're a hero one minute, then nobody wants you. I'd gone stale at Sheffield, and had to get out, but I feel infinitely better for it." So do Palace.

North West rivals united in bid for Wembley

NON-LEAGUE FOOTBALL
BY WALTER GAMMIE

FIXLTON and Clitheroe travel for the first leg of the FA Carlsberg Vase semi-finals today as they try to secure an all North West Counties League Wembley final to emulate the 1987 showpiece in which St Helens beat Warrington 3-2.

Fixlton will tread warily at the Hawthorns, home of Brigg Town, of the Northern Counties East League, who have claimed seven successive Vase victims on their own patch, including Fixlton's Manchester rivals, Trafford, in the fifth round. However, Brigg lost to Clitheroe in the second qualifying round of the FA Cup earlier in the season.

Clitheroe must take on Mangotsfield United, from Bristol, of the Great Mills League, who are managed by Terry Rowles, who guided Taunton Town to the 1994 final, where they lost to Diss Town.

Rowles can call upon three of that Taunton side in Dave Ewens, the captain, Wayne Morris and Andy Perrett, a prolific goalscorer who also played for him when he managed Clevedon Town during their rise to the Beazley Homes League.

Mangotsfield have themselves lodged an application to the Beazley Homes League. "The ground just needs some cosmetic work," Roger Gray, the secretary, said. "We've got a 300-seat stand and covered accommodation down one side after working steadily on the ground for the past five or six years."

Clevedon, Weston-super-Mare and Yate in the Beazley League are all within ten or 12 miles of us. In order to compete, we've got to look to get that standard, otherwise the club will stagnate."

Today all will be focused on the Vase. "The players are very confident," Gray said. "There's not been any talk of losing." Rowles's devotion to duty included having Wivenhoe, their fifth-round opponents, watched five times. Clitheroe have come under similar scrutiny. The club hopes to attract a crowd of 2,000, despite the counter-attraction of the Bristol derby.

THE TIMES MATCH-BY-MATCH GUIDE TO THE PREMIERSHIP THIS WEEKEND

COVENTRY v BOLTON

Can Bolton escape from the jaws of hell? Successive away victories at Middlesbrough and West Ham, at Highfield Road, is an absolute must if the survival operation is to continue. Coventry need the points, too, otherwise Big Ron's feverish wheeling and dealing will come to naught. Six draws in nine Premier League games have been punctuated, but it's down little to add the cause. A game-ruined scrap with a referee will be watched on Match of the Day's highlights and lowlights.

LAST SEASON: No fixture.

10-YEAR RECORD: No fixture.

COVENTRY (from): S Ogrizovic, B Barnes, D Bassett, L Dashi, R Shaw, D Edwards, J Fletcher, P Evans, E Jess, J Selsko, D Dublin, P Fletcher, A Fletcher, N Lampsey, J Filan, G Lee, M Lee, K Branagan, S Green, J Phillips, S Curcio, D Lee, M Pastakian, G Bergson, S Sellers, N Blakie, S Coleman, M Pastakian, D Lee, F de Freitas, W Burnett, A Davison, J McGinnity.

LIVERPOOL v CHELSEA

All the hype surrounding Gulf is more than justified, as he does every drooling and salivating upon his coming. Yet all the hype surrounding Chelsea, his team, may have been premature. Scrambling draw with Wimbleton on Saturday, they have a chance to make a mark of their own. Good work with Hoddle still not committing himself to contract talks. Perhaps Bruce Rioch is his agent. Liverpool make their first change in personnel in eight matches, with Babb and Wright injured.

LAST SEASON: Liverpool 3 Chelsea 1.

10-YEAR RECORD: 1-3, 0-2, 1-1, 4-1, 2-0, 1-2, 2-1, 3-1.

LIVERPOOL (from): D James, J McAtee, R Jones, S Harkness, N Ruddock, J Scales, M McNamean, J Barnes, M Thomas, J Redknapp, R Fowler, S Collymore, I Rush, M Kennedy, A Warner.

BOLTON (from): K Branagan, S Green, J Phillips, S Curcio, D Lee, M Pastakian, G Bergson, S Sellers, N Blakie, S Coleman, M Pastakian, D Lee, F de Freitas, W Burnett, A Davison, J McGinnity.

MANCHESTER CITY v SOUTHAMPTON

How Alan Ball leaves his imports joining the FA Cup semi-finalists. Mainly from the Italian peninsula, the lone exception is Giuseppe Mezzarotti, the Swiss-born, Italian passport-holder — and probably the son of a champion — from FC Zürich. Dave Mackay can afford no such luxuries. Ball, born in Southampton, honest, and endearing, has had a brilliant run, anyway — but makes the best of a bad bunch. Not getting a replay out of their FA Cup quarter-final at Old Trafford on Monday was a travesty.

LAST SEASON: Manchester City 3 Southampton 3.

10-YEAR RECORD: 1-0, 2-4, 1-1, 1-2, 3-1, 0-1, 1-1, 1-2, 3-1.

MAN CITY (from): E Immler, N Summerbee, K Currie, K Symons, M Fratzeck, G Filtrro, G Kirkendall, S Lomas, I Brightwell, N Clough, U Rösler, M Brown, G Mazzarri, G Creaney, M Phillips, A Kernaghan.

SOUTHAMPTON (from): D Bassett, J Dodd, R Hall, K Morris, A Neil, A Nell, A O'Farrell, J McNamean, J Barnes, M Colwell, M Walker, P Tindall, D Hughes, G Watson, N Shipperley, B Grobbelaar.

MIDDLESBROUGH v NOTTINGHAM FOREST

Middlesbrough have not won at home in 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 5

Cheltenham casualty list heightens protestors' determination

Animal activists plan National chaos

By JULIAN MUSCAT

ANIMAL rights activists are preparing themselves for a mass protest at the Grand National on March 30 in an effort to resurrect the chaos perpetrated three years ago, when the race was declared void after two false starts.

The high equine casualty list at Cheltenham is expected to increase protestors' determination to make an impact on jump racing's showpiece event. Having demonstrated without interfering with the race in 1994, they were largely absent 12 months ago.

Details of their campaign against the National emerged yesterday from Bernard Donegan, equine consultant to

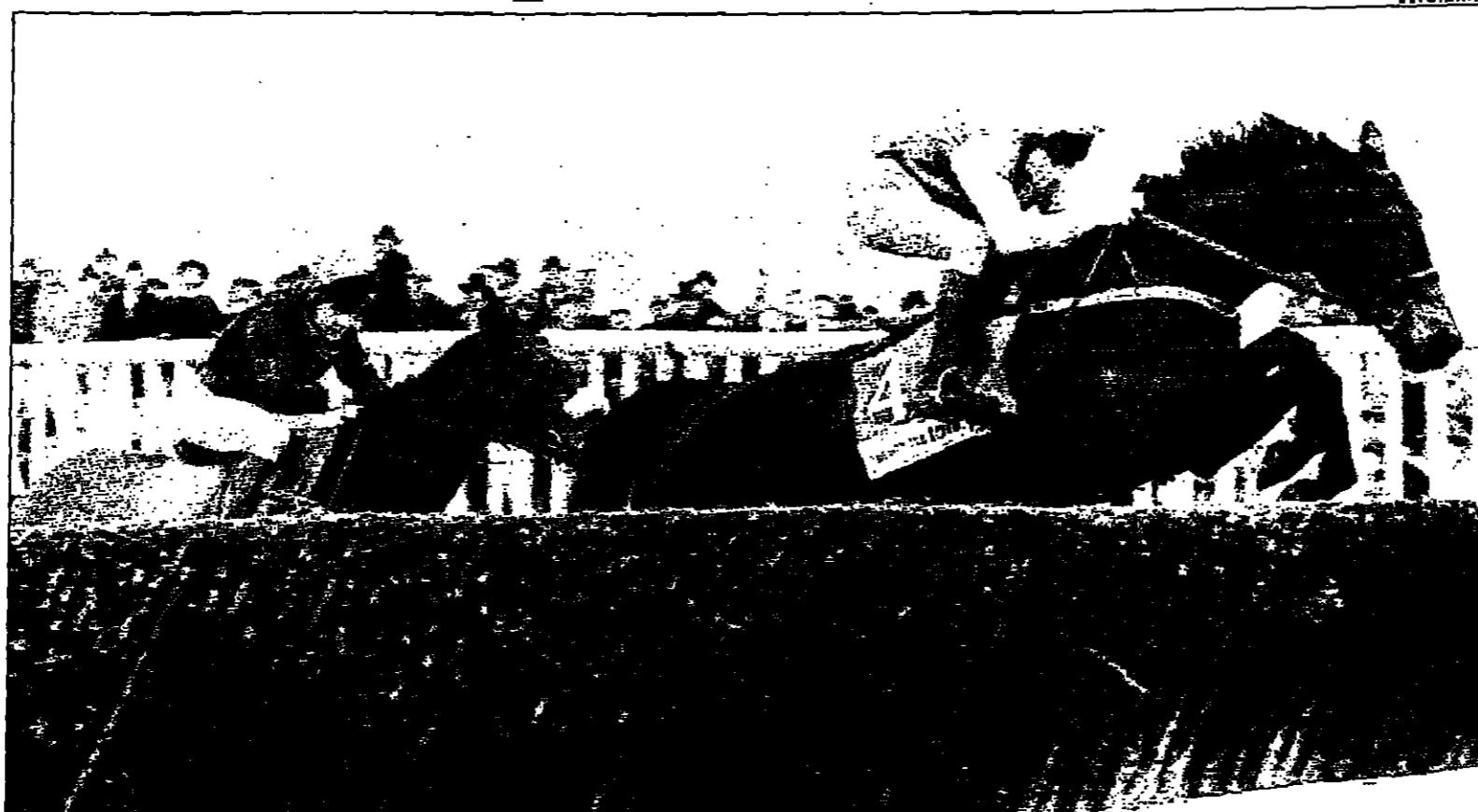
RICHARD EVANS

Nap: IZZA (4.40 Uttoxeter)
Next best: Oscail An Doras (5.00 Hereford)

the Royal Society for the Prevention of Cruelty to Animals (RSPCA), which absolved racing in general and Cheltenham in particular of blame for the ten equine fatalities sustained over the three-day Festival.

"Special Branch and other sources of information have revealed to us that disturbances can be expected," Donegan continued. "The protestors were low-key last year, but I think they are going to make a special effort. There is bound to be some sort of trouble with the Grand National."

Animal rights activists held racing up to ridicule in 1993, when they prompted the Grand National's abandonment after disrupting the start. The Aintree executive has since spent close to £1



Imperial Call has been accorded the same rating as One Man after his impressive Cheltenham Gold Cup victory over Rough Quest

million on improving security. The wire fence surrounding the circuit has been reinforced and tighter crowd controls have been introduced.

Donegan stressed the RSPCA does not share the ambitions of the protestors, whose motive is to have the National outlawed. And he was dismissive of many of their number. "I have been unable to have a rational discussion with them," he said.

In recent years, Donegan has worked closely with the Jockey Club on improving safety standards for horses. He said of the casualties at

Cheltenham: "You cannot criticise the racecourse or the Jockey Club. Everyone at Cheltenham did all they could to make it as safe as possible, but there will never be a situation where fatalities are eliminated."

The veterinary attention at racecourses is first class," Donegan continued. "It is one area where the horse's welfare is put in front of the cost. But under no circumstances will we relax our efforts to make racecourses as safe as possible. In this respect racing has improved by leaps and bounds in the last few years."

Donegan suggested that

large fields at Cheltenham may have played a part in the high rate of attrition. The theme was adopted yesterday by Edward Gillespie, managing director at Cheltenham. Gillespie said that maximum field sizes would be examined by the racecourse executive as part of a comprehensive review embracing veterinary evidence and post-mortems on the casualties.

"We will look at all the evidence to see whether any pattern emerges which can be avoided in the future," Gillespie said. "It will be about a month before any findings emerge because we need time

to look into this carefully. The findings will be referred to the Cheltenham racecourse board in the normal way. Any element that we need to act upon will be part of our strategy for the future."

"I've been involved with 16

festivals," Gillespie continued.

"My immediate colleague,

Philip Arkwright, who is clerk of the course, has been involved with 19 and neither of us can recall this scale of fatalities before. The fatalities have marred a successful Festival. We would love every racecourse that runs here to go home safely. We all mourn these losses; we are not callous

in this business." Gillespie also conceded that the state of the ground fell short of expectations. A series of severe frosts had stifled any growth of grass but the surface was such that no trainer felt obliged to withdraw horses on that score.

Although Imperial Call's victory in the Cheltenham Gold Cup was hailed as the dawn of a new superstar, Christopher Mordaunt, steeplechase handicapper at the British Horseracing Board, indicated that he was going to bracket Imperial Call and One Man, the disappointing favourite, on a rating of 175.

Chief Rager can make most of attractive weight

IAN STEWART

UTTOXETER

C4

3.00: General Rusty held Cheltenham entries but Charlie Munn has waited for the right going for his progressive chaser. With Richard Dunwoody booked he is one for the short list, even though he must overcome a five-month absence and the stable is not firing on all cylinders.

Even Blue has a solid form chance judged on his excellent run behind Nahien Lad, the subsequent Sun Alliance Chase winner, at Haydock, in January. However, there must be a doubt about his ability to stay this trip. By contrast, Chief Rager has stamina in abundance as he showed when beating Do Rightly at Leicester over three miles.

1.30: Sunley Bay, fifth to Stop The Waller at Cheltenham on Tuesday, is arguably the best handicapped horse but is prone to jumping blunders. Merry Master appeared to be rejuvenated by blinkers at Doncaster last time when runner-up to Addison Boy in the Great Yorkshire Chase.

The progressive Killeskin has come into his own this term, winning at Taunton and Newcastle on his last two starts. The ten-year-old has a favourite's chance but I am hoping Nazza will benefit from the longest trip he has attempted. Richard Dunwoody gets on particularly well with Bill Turner's in-form seven-year-old, who could offer some value.

4.40: Steel Moss looks leniently treated on his handicap debut, judged on placed efforts in good novice hurdle races at Ascot and Doncaster, but he is up against some tough campaigners. Izza has improved since Susan Piggott gave Will Storey the secret of riding the horse. She has to be settled and run over a distance of ground. She has benefited from the step up to 2½ miles and beyond and is a sporting nap.

TODAY'S RACES
ON TELEVISION

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RICHARD EVANS

UTTOXETER

2.00 Corrader
3.35 Jacob's Wife
4.10 Williford
5.00 Lord Of The West
3.00 Idiot's Lady

GUIDE TO OUR IN-LINE RACECARD

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Saturday portrait: Frank Bruno, by David Miller

ILLUSTRATION BY STEVE MARTIN

Popular figure of fun fighting for the right to be taken seriously

Frank Bruno is by no means the first world heavyweight boxing champion with suspect credentials, if judged by the highest standards. The irony of the bout against Mike Tyson tonight at the mammoth MGM Grand Hotel here in Las Vegas — from the middle of which it takes, in any direction, five minutes to walk to daylight — is that, win or lose, Bruno will emerge smiling.

There is no parallel in the history of British sport: a champion who is so average and yet so widely popular. There is a double explanation. The heavyweight division has not been at such a low level since Primo Carnera and Max Baer were clowning in the Thirties, while Bruno has the kind of engaging, modest personality that particularly appeals to the British. He is the Tommy Cooper of the ring.

Knowing that his tricks will probably go wrong is somehow part of the attraction. Although Bruno has come to resent the fact that he is seen by many as a figure of fun, it is no coincidence that his characteristics lend themselves to pantomime. He is that paradox: a boxer who is unthreatening. "Go on, Frank, we know you aren't really nasty."

Bruno should reflect how fortunate he is to be able, because of a limited field, to enter the ring to defend his World Boxing Council title for a Lottery-sized £4 million. Nor can he complain that he is being treated like the challenger and Tyson the champion. That is a reflection of comparative boxing status as much as the manipulation of Don King, the promoter.

That Tyson is receiving five times Bruno's purse is an illustration of the extent to which the sport hangs on those once formidable qualities of Tyson's that are tonight so in question.

Bruno, you could say, has got it made. If he loses badly, inside a few rounds, as in their previous meeting in 1989, the verdict will be that Tyson retains his venom, that it was to be expected, that Bruno is again a loser who can now concentrate on his three children and his inarticulate brand of humour on the stage.

If he wins or loses over the distance, it will be said he has finally improved as a boxer, that he exposed how much Tyson's 3½ years out of the ring had robbed Samson of his strength. Were Bruno to win by an early knockout, on the other hand, he would be an unquestioned hero for the remainder of his time, critical analysis counting for nothing.

Careful assessment of past performances, however, suggests that unless Tyson's decline is more severe than even his detractors allege, a successful defence by Bruno is unlikely. Why?

First, he is not an instinctive boxer. He is a marvellously muscled, big man whose string of knockouts as a professional, following 20 wins and a defeat in his amateur career, are more attributable to shrewd matchmaking by

'If Bruno is said to have improved, it is primarily by an increased ability to clinch'

Mickey Duff and others against moderate opposition than to punching power equivalent to Tyson's. In his four most serious bouts, against James "Bonecrusher" Smith, Tim Witherspoon, Tyson and Lennox Lewis, Bruno never knocked his man down.

Second, he is not a natural mover. He may have been a bully at school, expelled for threatening a master, and then sent to an establishment for "difficult boys", but as a boxer he is artificial. Terry Lawless, his former manager, had to labour at making his man more mobile, employing golf and dancing to create a more balanced platform for a useful left jab and dangerous right cross. Bruno has never thoroughly out-boxed any opponent.

Third, Bruno has no spontaneous sense of defence. He reacts badly when hurt. It is not so much

that he has a glass jaw as that, when seriously attacked, as in those four most important bouts he lost, is reduced to a state of panic. Disorganised retreat was even apparent in the last two rounds when he finally won his title against Oliver McCall, at which point Bruno was already too far ahead to be overhauled by anything other than a knockout blow, which McCall never looked like producing. If Bruno is said to have improved, it is primarily by an increased ability to clinch.

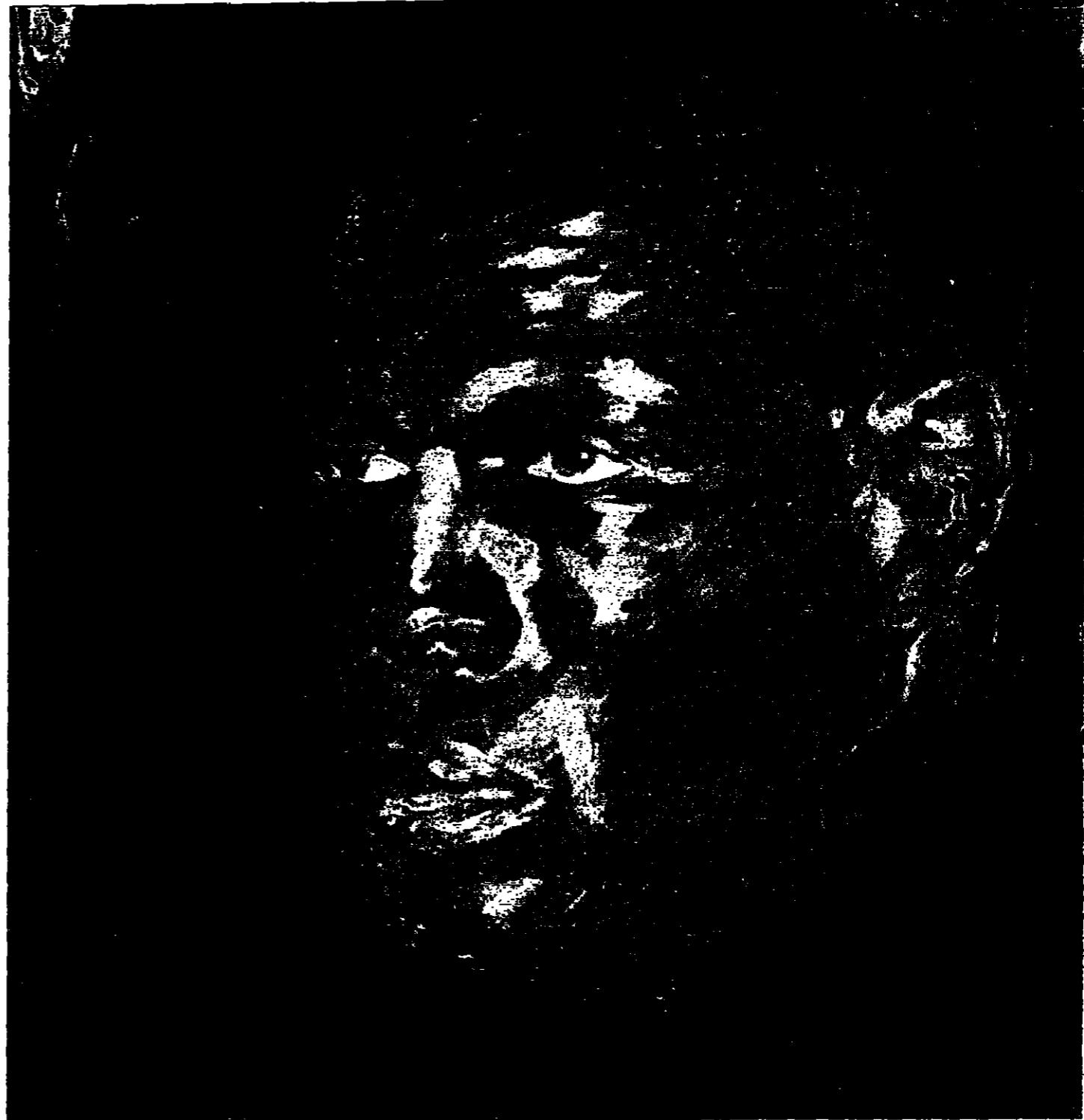
Behind the hyperbole and the boasts of what he is going to do to Tyson, it is hard to detect Bruno's present motives. For a poor boy from Wandsworth — where his mother, Lynette, still lives — a manorial lifestyle in Essex, with swimming pool and horses, is an accomplishment beyond dreams. Certainly he does not need money, though some of the prosperity, it must be said, comes from the managerial tenacity on the commercial front of his wife, Laura.

He was not the brightest at school. Asked by a teacher where the Magna Carta was signed, he replied: "At the bottom of the page, miss", though this anecdote could well be the product of his diligent quip writer.

As he developed as an amateur, his elder brother, Michael, who remains part of his team, used to say: "Franklyn, God's spotlight has fallen on you," and when Bruno won the WBA title at 18, in 1980, Michael chalked above the kitchen door: "Heavyweight champion of the world, 1980".

Because of short-sightedness in his right eye, the start of Bruno's professional career was delayed by an operation in Bogota, paid for by Lawless. It was the devotion and skill of Lawless, together with the obstacle-bypass matchmaking of Duff, that steered a one-punch boxer through the schools of mediocrity into deeper water.

As his limitations have been consistently evident, it is difficult for any but the impassioned 5,000 followers from Britain who will crowd the arena tonight to have conviction about a Tyson defeat. Overemphasis is probably placed by the optimists on the left-hand



blow with which Bruno briefly rocked Tyson seven years ago in the first round. That is said to be the first time Tyson was seriously hurt.

It was the following year that Buster Douglas pulled the trap-door for Tyson to begin his catastrophic disintegration that ended in prison.

Yet a boxer of Tyson's age loses timing rather than speed during inactivity. Against an opponent as static and upright as Bruno, Tyson's fast hands should still

prove perplexingly difficult to evade for the bigger man.

The fascination of the bout is how either man will respond if Bruno should this time put Tyson on the canvas in the early rounds.

Will Bruno have the wit and mobility to exploit the advantage? Will Tyson be able to absorb the effect? Against Douglas, he failed to show the resilience of the greatest champions of the past when having to climb off the floor.

The opinion of Johnny Tocco,

the octogenarian trainer-cornerman and one of the wisest heads in town, is that Bruno's best chance may come if he can last the distance. "He mustn't give Tyson a target," Tocco said. "If you stand in the middle of the ring against him or get caught on the ropes, you're a dead tomato."

Along with other observers, such as Kevin Rooney, Tyson's former trainer, and Eddie Finch, the veteran trainer of Riddick Bowe, Tocco thinks Tyson may be

incapable of lasting 12 rounds: the quality he has lost most may be stamina. Whether gaining £20 million has eroded his incentive is another matter. The oldest saying in the game is that the best fighter is a hungry fighter.

If Bruno, such an easy target for a quick opponent, can stay out of trouble and then stay the distance, maybe he can, against all the odds, discard that caricature image with which he feels he is unfairly burdened.

Nigerian holds no fears for Hamed

BY DANIEL BARRETT

NASEEM HAMED steps back into the limelight tonight when he faces Said Lawal, of Nigeria, in the first defence of the World Boxing Organisation (WBO) featherweight title he took from Steve Robinson, of Wales, in Cardiff last September.

The long-awaited return — previous plans to meet Arnulfo Castillo, of Mexico, were twice postponed when Hamed fractured the metacarpus in his right hand — should prove nothing more than a warm-up for more lucrative times ahead.

Lawal, who holds the World Boxing Council international title, is based in Austria. During a career of 19 bouts, of which he has won 17, he has not encountered the class of opposition that even a ring-rusty Hamed is sure to provide at the Scottish Exhibition Centre in Glasgow.

So certain is Brendan Ingle, Hamed's manager, that Lawal will fail to blanch the Sheffield boxer's record of 20 straight victories that he is already planning ahead to possible defences against the No 1 challenger, Daniel Alieca, of Puerto Rico, or a money-spinning showdown with the ageing but powerful super-featherweight champion, Azumah Nelson, 37.

Hamed summarily dismissed Lawal's chances, boasting: "I'll finish him off in two rounds." Despite his absence of six months from the ring, few would argue.

Another name of some note, if not notoriety, continuing his return to the ring is Joe Bugner. The 46-year-old grandfather and Australian champion meets Scott Welch, 27, the British and Commonwealth heavyweight champion, for the WBO intercontinental title. Having been refused a licence to box in Britain, Bugner is forced to meet his opponent in the Deutschlandhalle, Berlin.

The competent Welch need be wary, but should triumph. He owns two homes for the elderly on the south coast, and assured Bugner: "I'm used to dealing with old folk."

Fluent Montgomerie sets out to rein in Spaniard

FROM MEL WEBB IN DUBAI

WITH the floods of midweek becoming but a distant and soggy memory, business at the Dubai Desert Classic was back to normal yesterday. Miguel Angel Jiménez extended his lead, but for all that the Spaniard has played superlative golf in the past two days, he cannot but be wary of the man who shares second place.

Colin Montgomerie, who is alongside Jay Townsend, four strokes behind Jiménez, is playing in his first tournament of the season, but his form is so impressive that nobody watching him could guess that he is just coming off a voluntary three-month sabbatical from the game. Three days, perhaps, but three months?

Yet it is so, and Montgomerie can scarcely believe that he is playing so well. "To get into contention as early as this is more than I expected," he said, "but as I'm in a position to win, I might as well go for it. I'm very confident."

In other, lesser, players, this might sound a touch gung-ho, but Montgomerie is not an individual given to sabre-rattling. When he is within reach of the leader — Jiménez is on 131, 13 under par — would-be winners had better



Montgomerie confident

Lyle pays for failing to be positive

FROM PATRICIA DAVIES IN ORLANDO, FLORIDA

WHAT does it profit a man if he hits the ball 300 yards off the tee but misses the green with an eight-iron? Sandy Lyle, the man in question, is so nearly back to his best in terms of striking the ball, but his attitude is lagging far behind.

Lyle finished twelfth in the Honda Classic last week and, on the eve of the Bay Hill Invitational here, he said: "I'm on a high. I'm hitting the ball really well." So well that Jimmy Ballard, his coach, had nothing much to say to Lyle after one outstanding practice session.

Once on the course, however, Lyle tends to let his frustrations take over and, after a first round of 72, he

make him any less anxious. Palmer, ever ready to chat to veterans of his army in the crowd, declared: "The golf course is hard."

Lyle still made his own difficulties, dropping a shot at the 2nd and having to work hard to make his pars at the next three holes. Doubtless feeling the need for a birdie, he hoicked his drive left into the water at the 543-yard 6th and took a double-booby seven. He missed the green at the short 7th, took four and completed the front nine in 40. Missing the cut was beginning to look like a self-fulfilling prophecy.

Meanwhile, Mike Hulbert, a man who puts one-handed, led the tournament on 138, six under par, after a second 69.

Guildford boast new attack for cup defence

BY SYDNEY FRISKE

GUILDFORD begin the defence of the Hockey Association Cup in earnest today when they take on Reading in the quarter-finals with a reorganised front line. The return of Robinson at left half will enable Markham to move forward and sharpen the attack. Markham will operate on the left, with Hall in the middle and Cartmell on the right wing.

Reading continue their two-pronged attack, launched by Mark Hoskin and Pearn, with Howard Hoskin floating behind in support. Osborn, whose services had been confined to the striking of short corners, can expect to spend more time on the field than he did last week.

Old Loughtonians are aiming to turn the tables on Southgate, who won 2-1 in their league meeting in November. Williams, Thompson, and Lee will be the front-runners for Old Loughtonians, with Southgate adopting a similar pattern. Woods will lead the attack with Shaw and Stinson on the flanks.

Teddington, last year's runners-up, are at full strength except that French, their goalkeeper, is injured and is a doubtful starter for the home match against Canterbury. Havant entertain East Grinstead with Nail, their captain, on the sick-list and Cudliffe unavailable, but Giles is still there to help them out.

Sutton Coldfield travel to Liverpool to play Hightown today with the chance to reach the top of the women's National League premier division for the first time in seven years of trying (Alix Ramsay writes). Always an impressive show on paper, Sutton have never managed to live up to their own expectations, but over the past year they have undergone a silent — and fairly painless — revolution.

Finding themselves without a coach last year, the players asked their stalwart defender, Jo Nightingale, to take a few practices. Since then she and the team have not looked back. Meanwhile, Mike Hulbert, a man who puts one-handed, led the tournament on 138, six under par, after a second 69.

Ravanelli uses striker's instinct to good effect

SIMON BARNES
On Saturday



at a place called Wimereux.

The match takes place under the auspices of Wicket Wimereux Côte d'Opale Association Sportive de Cricket. Chris Cowdry will lead a Kent XI against Côte d'Opale. It still looks saner and more straightforward than the scheduling of the matches in the World Cup.

He was filling up his car at a petrol station when a young chap approached him with the elegant conversational gambit: "You're that son-of-a-whore Ravanelli?" He then took a swing at Ravanelli, who responded spiritedly by whacking him in the face — breaking a bone in his hand as he did so. Another man approached him and hurled the garage open-shut sign at him. Ravanelli dodged neatly, and both his assailants vanished into the night.

Many people have had much to say on the subject; effortlessly the most absurd words came from Antonio Giraud, the Juventus chief executive, who pronounced: "The worst aspect of all this is the ideological dishonesty." Just what I was going to say.

Distaff winner

A great leap forward: the Japan Racing Association has issued licences to female jockeys for the first time in its 40-year history. Maki Tamura, Junko Hosoe and Yukiko Makihara can now compete on the country's ten racecourses. There are no female trainers in Japan, though there are one or two female assistants.

French cricket

The cricket match of the season will take place on April 27. The match begins at 9.30, when the first innings will be played at the St Lawrence Ground in Canterbury. An hour and a half later, the second innings will end.

The second innings starts at 3.45. This rather long lunch break will enable both teams to catch the Shuttle through the Channel Tunnel to play the second innings in France.

Streets of ire

How the world is looking forward to the Coca-Cola

Games, aka the Atlanta Olympics. So nice to know that the city is behind the project, suffused with optimism. "I bet you it is safer to walk the streets of Sarajevo than it is to walk the streets of my home town, Atlanta." This from no less an authority than the Attorney-General for the state of Georgia, Michael Bowers. The statement was made in a non-Olympic study group of law enforcement officials.

It was not intended for public consumption, but Bowers did not back down when questioned further. "Crime is out of control, no matter what anyone says," he said. "The media have either not heard the statistics or have been living on Mars." Bill Rathbun, head of Olympic security, countered soothingly: "We will have tens of thousands of security people for the Olympics. Atlanta will be the safest place on earth." For a couple of weeks,

Great verse

Time for a bit of poetry. It comes from the newly published 22 Cricket Poems by Colin Shakespeare, published by Oak Press. Here is one about Sir Len Hutton:

*There was no violence in him, rather
The quiet mathematician
Gave over to geometrics
And the study of angles.
Arcs,
Perimeters and perpendiculars,
Curves and dividing lines.
But rarely, rarely,
the parabola.
How's Irish*

SATURDAY MARCH 16 1996

Briton buoyed by self-belief in attempt to retain world heavyweight crown

Bruno presents Tyson with sizeable task

FROM SRIKUMAR SEN, BOXING CORRESPONDENT, IN LAS VEGAS

FRANK BRUNO might be the champion but the world at large is not interested in him. It is more interested in Mike Tyson. It wants to find out whether, like some kraken, he will awake and devour this Englishman when they meet tonight at the MGM Grand Garden here.

More should certainly be learnt about Tyson tonight than from his last two fights. Many Americans here believe that their man will demolish Bruno in a couple of rounds. Tyson is 3-1 to win the first, despite having had only four rounds of boxing since his 3-year absence from the ring and despite his new, most un-krakenlike demeanour. Indeed, he sometimes reminds one more of a dormouse as he sits hunched, saying in his squeaky voice that we are just human and we should conduct ourselves as such. Bruno is 25-1 to win in the first round.

The sports columnist of the *Los Angeles Times*, Jim Murray, one of the most respected observers of boxing, swiped Bruno out of contention with ridicule. "He has a chin of such pure Waterford Crystal, it gives rise to the adage that people who live in glass jugs should not throw punches. The biggest danger in fighting Bruno is you might get hit by flying glass... he has been on more canvases than Rembrandt. Maybe he just likes the view from down there."

The proposition is not whether Tyson can shatter the glass under Bruno's lip. The prevailing notion is any Italian tenor could do that with the high C from *Madam Butterfly*... and so on. Great stuff — but hardly well observed.

Bruno has been on the canvas truly only twice and, as far as his law is concerned, it is far from being as delicate as Murray makes out. James "Bonecrusher" Smith, one of the hardest punchers in the game, had to hit Bruno at least 15 times in a disastrous last round before Bruno bowed to him.

A recent rerun of the first Tyson-Bruno contest seven years ago should have reminded Murray that Bruno took everything Tyson had to give for five rounds before going down. As one watched Tyson landing uppercut after uppercut, one winced and one wondered how long Bruno could keep going, and yet he

kept going forward to fight for five rounds.

Admittedly, anything can happen when big men collide and Bruno could be on the floor with the first blow of the contest tonight, but all the indications are that Bruno is going to make it harder for Tyson than most Americans think. He is not going to disgrace himself or embarrass his followers at home. He is going to give more than just a good account of himself.

Even Bruno does tend to get confused when caught with a good punch and flag late in the contest, mainly because he is over-muscled, he is in a more 50-50 chance.

The more thoughtful boxing experts do not rule out Bruno's chances. Eddie Futch, Riddick Bowe's trainer, thinks Tyson may have taken on Bruno too early. Futch would have given Tyson four or five easy non-fatal rounds before putting him in with someone like Bruno.

"Bruno has a good chance, because he has been active and Tyson hasn't." Like Futch, Steward confirmed that Tyson was unhappy against big men, especially those that have grown in confidence. "Tyson is living off his reputation. They still think he is the Tyson of the Eighties." Steward makes the important point that all "action men" such as Tyson, now 29, do not have long careers. "They rely on youth for their aggression," Steward said. "He seems to have lost much of his confidence and desire. He may have taken this fight too early — of course, we'll find out more about that tonight."

The advice of Steward, who masterminded Oliver McCall's victory over Lewis, is for Bruno to prevent Tyson from making the first move by putting the pressure on him. Before long, Steward believes, he was at his best.

Bruno has a good jab. If his handlers use the right tactics, they can have the jab setting up the ring and not give Tyson the punching room he needs.

Tyson always has trouble with big men, so Bruno should use his weight behind the jab."

Emanuel Steward; Lennox Lewis's trainer, said: "Bruno



Tyson: subdued

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Tyson always has trouble with big men, so Bruno should use his weight behind the jab."

Emanuel Steward; Lennox Lewis's trainer, said: "Bruno

Tyson will suffer from mental fatigue and lose interest. If Bruno fails to take the fight to Tyson, Steward expects Tyson to win in the eighth round.

Lewis, speaking from New York, said that he believed the bout could go longer than five rounds. "It's a toss-up," Lewis said. His advice to Bruno: "Don't fall asleep on your feet, Frank." Lewis was referring to Bruno's tendency to go whalebone stiff when caught on the chin. "I don't mean to be funny," Lewis said. "That's serious advice. Frank is a good clubber and if he catches Tyson with one of those borderline blows to the back of the head, he could knock him out." However, Lewis believes that Tyson will win in the eighth round.

Bruno's boxing, which has improved considerably, should help him dominate the early rounds. When he took the World Boxing Council title from McCall in August, Bruno showed an aggression, suppleness and maturity that did not exist in the old Bruno. Some of his hooks to the body were of the highest class. He has learnt to hold, before he gets hurt, and spoil after he gets caught. When 17st 7lb jeans on Tyson, even the baddest man on the planet will find it a little wearying.

It is Bruno's belief in himself that will carry him a long way in the fight. He is so confident that he believes he will not only beat Tyson, he will knock him out. He said: "I'm not only going to knock him out, I'm going to knock him into Don King's lap."

Tyson has also shown a tendency to get caught up in spoiling tactics. As a result, he is thrown off his stride. He loses his fluency and speed, the two assets that set him apart. Without his speed, Tyson is just another heavyweight.

Tyson has lost much of his sharpness and does not always remember to duck these days. That improves Bruno's chances greatly. But since Bruno tends to tire after six rounds, I expect Tyson to move in quickly after that stage. If Bruno does not tire after the sixth, he has a good chance of winning.

Heavyweight betting, page 1
Giles Whittell, page 15
'Fallen idol', page 20
Bruno portrait, page 46



Bruno has been in confident mood while sparring with the press before his bout with Tyson in Las Vegas tonight

HOW THEY MEASURE UP	
FRANK BRUNO	MIKE TYSON
34	29
175lb	15st 10lb
6ft 3in	5ft 11in
82in	79in
1924in	18in
47in	43in
52in	45in
17in	16in
14in	14in
10in	8in
14in	13in
34in	34in
24in	27in
16in	9in
9in	11in
RECORDS	
44	44
40	43
LOSSES	
13	19
STOPPAGES	
13	19
1st ROUND KOs	19

Carling hopes for crowning glory

BY DAVID HANDS
RUGBY CORRESPONDENT

A GENERATION of English players has come and gone since Will Carling assumed the England captaincy in 1988. Today, against Ireland at Twickenham, in the final round of the five nations' championship, he lays it down with rugby union a changed sport and England's place in the game's global sphere markedly altered, too.

Whatever his playing virtues, there is no question that Carling has become the image of the English game. As an individual he pays tribute to a series of strong, silent players — Peter Winterbottom, Mike Teague, Dean Richards — who typify the English character, without whom English success in recent years could not have been assured, and whose company he has always enjoyed. But rugby is now public property in a way it was not eight years ago, and Carling has become part of the



FIVE NATIONS

succes Carling when, next season, the captaincy is addressed. "I think he's a fantastic captain," Dallaglio said. "His record speaks for itself. Anyone who can stay at the top for as long as he has deserves heaps of praise, and I don't think his record will ever be beaten."

Speculation about his own future leaves Dallaglio cold. Every England player this week, Carling included, has tried to focus on the Save and Prosper international with Ireland rather than the departure of one who has become an English institution.

Ireland have upset England's applecart twice in the past three years. They may not win the championship, but they have a say in its destiny. Three countries may emerge top of the pile by tonight. Scotland wait to see whether they are overtaken on points difference by either England or, more likely, France.

Of the newcomers this season, one, Lawrence Dallaglio, is among the contenders to

shallow world of entertainment. To that degree, rugby has been a lifeline for him, a base to which he has returned this season more successfully than ever at a time when England are going through a transitional phase. Jason Leonard, his captain at Harlequins, describes Carling as the best he has played under, and believes that his playing powers could even improve.

Of the newcomers this season, one, Lawrence Dallaglio, is among the contenders to

RESULTS

	P	W	D	L	F	A	Pts
Scotland	4	3	0	1	60	56	6
France	3	2	0	1	74	41	4
Ireland	3	2	0	1	52	38	3
Wales	3	1	0	2	50	78	2

RESULTS: France 15 England 12, Ireland

10, Scotland 16, England 21, Wales 15

Scotland 19, France 14; France 45, Ireland 30

Wales 17, Scotland 9; England 18

TODAY: England v Ireland (Twickenham); Wales v France (Cardiff Arms Park).

watershed that World Cups now provide.

The pivotal area of the rival teams seems well matched: Niall Hogan, the Ireland captain, has the experience of the World Cup last summer to fall back on, whereas Matthew Dawson's international career began only this season. His Northampton partner, Paul Grayson, will be keen to avoid the inexplicable collapse of his kicking form during England's last game at Twickenham, against Wales, whereas David Humphreys looks back

in fondness to his previous appearance there.

That was the University match last year when, despite Oxford's defeat, Humphreys dominated the game and the scoring. His well-organised approach paved the way for his entry to the international arena, and Dallaglio will do well to keep as close an eye upon him as he did on Gregor Townsend at Murrayfield a fortnight ago.

Amid all the clamour for expansive rugby, Twickenham's 75,000 will see some of the sport's eternal verities today: a fired-up Irish team, in no respect of person and certainly not of Carling's last stand, and England seeking the solid ground which is their prerequisite to success. While this has been Ireland's week at Cheltenham, and tomorrow is St Patrick's Day, today should be a good day for England.

England's last game at Twickenham, against Wales, whereas David Humphreys looks back

in fondness to his previous appearance there.

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approach paved the way for

his entry to the international

arena, and Dallaglio will do

well to keep as close an eye

upon him as he did on Gregor

Townsend at Murrayfield a

fortnight ago.

They became the latest

names in a long list of

departures from Carrow

Road, and the deals prompted

Gary Megson, the manager,

to openly criticise Robert

Chase, the chairman.

Megson said he was

"flabbergasted and furious"

with Chase for agreeing to the

transfers as his team struggle

in the Endsleigh Insurance

League first division.

"I didn't sanction the moves

and I am not party to either

transfer," Megson said. "Every

team below us is doing its

utmost to ensure its survival.

We are getting no help from

the boardroom, and we don't

expect them to be a

hindrance."

Chase, who has been heavily

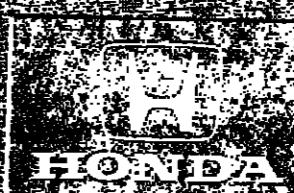
criticised by supporters,

said they had agreed to sell

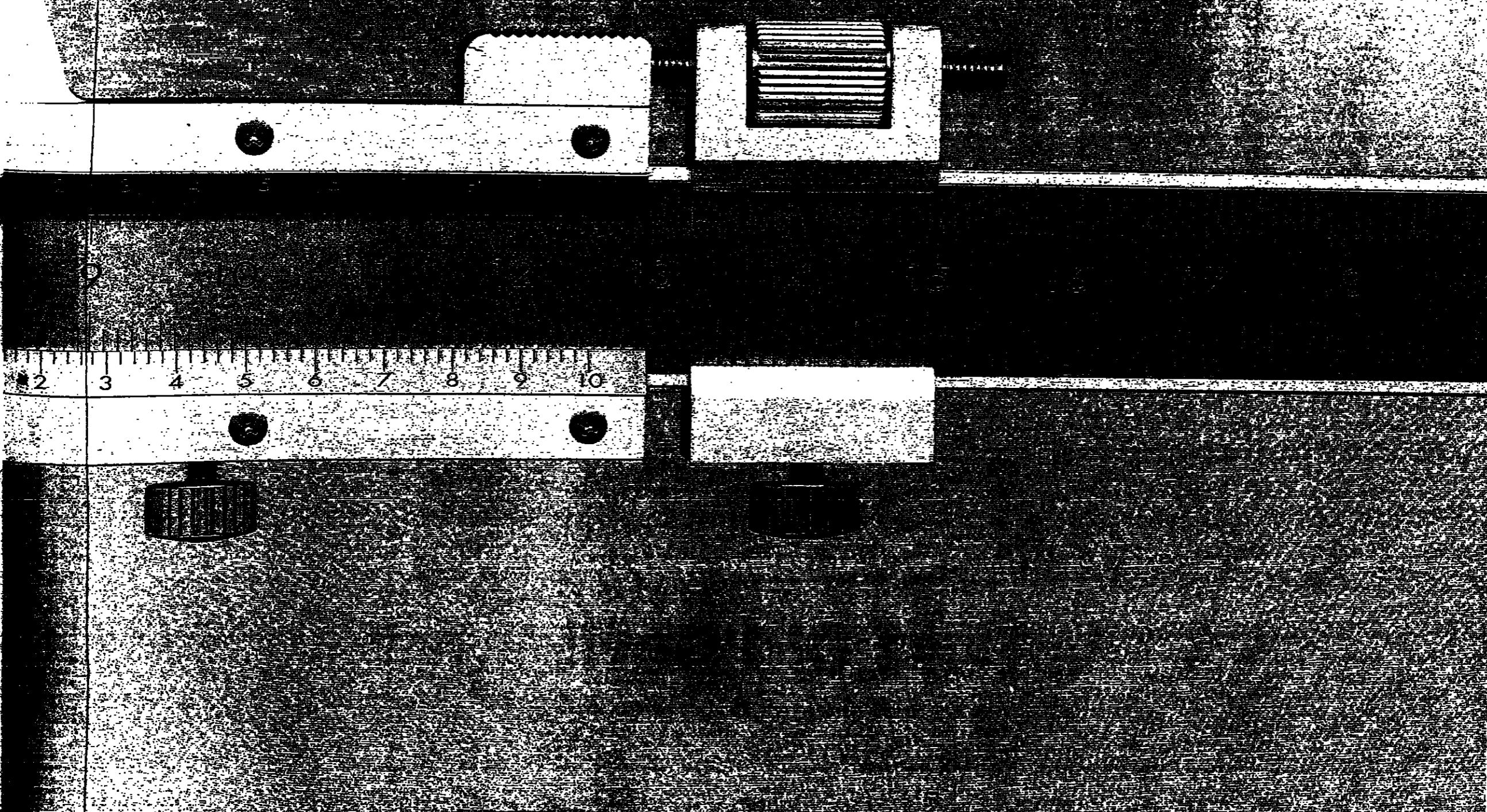
the players to help to clear a

£4.5 million debt to the bank.

"May I make it quite clear



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THE NEW ACCORD FROM HONDA

Kabul battle spawns poetry and poverty

THE Mujahidin poet never faltered as the incoming rocket fire crashed around the isolated government-held outpost, a shell-shattered hotel perched on a hilltop south of Kabul.

Cross-legged, his hands clasped before him, he closed his eyes, raising his incantations so that he could be heard above the chorus of the Taliban enemy fire. Sweat broke out on his brow with the effort of concentration:

*The Kafir [unbelievers] walk into our valleys
Yet they shall never return home
For holy warriors shall kill them.*

*The invaders of our homes.
Beside him a 16-year-old fighter, son of a shahid (martyr) killed fighting the Russians ten years ago, accompanied his singing on a one-string *dambura* made from an oil can and a plank. The artillery exchange worsened, rockets blasting around the outpost, mortars retaliating in single thumps.*

One young soldier in a bunker beside the hotel bashed the bent fins of a mortar round with a stone to



Anthony Loyd reports from the Afghan capital, wrecked by 17 years of conflict that have left more than a million dead

straighten them before firing. For a heart-stopping moment he shook the tube angrily when the round became stuck inside. Miraculously, the weapon worked, sending its shell into the Taliban positions in the snow-swept valley beyond.

Apparently bored by their lack of direct participation in the fighting, another group of bearded Mujahidin loosed off an anti-aircraft gun at nothing in particular, roaring with laughter at the others who jumped with surprise.

A bloody ember of the Cold War, Afghanistan's conflict has left more than a million dead in 17 years of fighting, another five million refugees, the lowest life expectancy in the world (41 years for men and women), the second highest infant mortality rate, up to ten million mines facing val-

ley, village and city alike (there are an estimated 600,000 mines in Kabul alone), random rocket attacks and breathtaking poverty.

Although beaten back last year from their furthest advances into Kabul, Taliban, a largely Pathan force of self-styled Islamic purists from the south of the fractured republic, still hold a belt of hills to the south of the city overlooking the suburbs. From there they continue to undermine their claim to be a neutral force for devout Islamists by firing rockets into the city centre almost daily.

The willing or faithful can visit the front in a 20-minute ride by decrepit taxi, yet it is the city itself that epitomises the Afghan plight. South, west, east and north, whole city quarters are little more than rubble from blasted con-

crete and crumbled earthen walls.

Thousands of the displaced and dispossessed live in the ruins, crammed together at night on blankets in any room suggesting a semblance of shelter, while children run like mice through the wreckage on new walkways of collapsed floors and toppled masonry. It is truly an awesome achievement of destruction.

Although the present energy of the conflict focuses on the action between President Rabbani's government forces and the Taliban, two other players, General Abdul Rashid Dostum in the north and Gulbuddin Hekmatyar to the east, hold swaths of territory containing trade routes essential to the economic survival of the country. At present, they maintain little more than unsigned ceasefires with the government forces, leaving the people of Kabul in hungry limbo until the next alliance improves or worsens their fate.

"Shahid is the heart of the story", graffiti proclaim on a billboard in the centre of the city. It is the Afghans' faith that sustains them. In the torn, brown streets below the ruins of British hill forts, the people of the capital jostle for the limited selection of goods in the city bazaar. Mujahidin warriors, mullahs, traders, money changers, women and an abundance of beggars.

Those fortunate enough to

work have an average monthly wage of 120,000 Afghans (£11.80). The economy has disintegrated, there is no national export or industry, nor indeed running water or electricity in the capital.

Crippled by shrapnel from a rocket two years ago, Muhammad Osman, 66, who

lives with 13 dependent family members in a tank-blasted block of flats in the east of the capital, closed his eyes against smoke blown from the fire around which his daughters huddled on a bare concrete floor. "The war made me a beggar," he said. "Now we can eat only if I beg enough."

Donations Cheques or P.O.s should be made out to Afghanistan Appeal, British Red Cross, and sent to the Afghanistan Appeal, British Red Cross, Freepost, London SW1X 7BR. For those wishing to make a credit card or Switch donation, call 0171 201 5010.

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One of a group of Taliban fighters in the hills above Kabul aims a rocket-propelled grenade launcher

Sudanese children sold as slaves, say Christian groups

FROM SAM KILEY IN KHARTOUM

THOUSANDS of southern Sudanese children, captured by northern Arabs in Sudan's long running civil war, have been sold into slavery or forced to convert to Islam, according to clandestine Christian groups working for their release.

According to documents obtained by The Times, and interviews with victims of slavery, the practice has been quietly condoned by the Islamic regime in Khartoum.

Most of the slave children come from the Dinka, Nuer and Shilluk tribes, nomadic pastoralists who have been traded for centuries as slaves by their northern neighbours. But since the Khartoum regime armed ethnic Arab tribes like the Bagara of Kordofan and Darfur, the practice of slavery has increased dramatically. The Nuba from central Sudan and the Toposa from the remote south close to Kenya have also fallen victim to the trade in human beings.

Using a network of undercover Dinka chiefs posing as labourers in Kordofan and neighbouring Darfur provinces, the church groups have managed to smuggle 1,000 children away from their "owners" and reunited them

with their parents. The undercover agents against slavery said that they estimated at least 3,000 other children remain to be released.

The slavery is obviously racially based. Black people are considered slaves by this regime, whatever its claims to adhere to the Koran's teachings on the equality of men," said a cleric behind the anti-slavery operation.

Testimony from southerners in Juba, close to the border with Uganda, shows that while cargoes of arms head south as part of Khartoum's war efforts, barges and planes return to the north carrying children. Those like "Sarah", taken by officers, end up as unpaid domestic workers.

"I am well treated here," she said. "I look after the officer's children, and they feed me every day." Others have been found in Wad-el-Hanana village 200 miles southeast of Khartoum. They are well fed, taught the Koran, but drained of spirit of blood each week which is then sent to the front line.

The older children, undercover operator said, were given weapons training and sent to fight against their Christian and animist tribesmen in the south.

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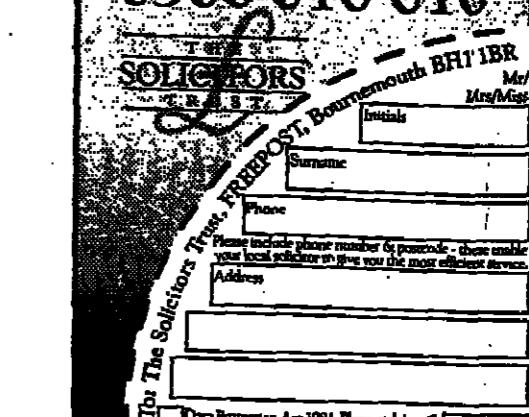
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The Last Old Devil

At lunch, by my count, he had two black velvets, two or three Macallans, a glass or two of white wine, then the same of red, followed by two glasses of a dessert white wine and a large Grand Marnier.

Tomorrow, The Sunday Times begins exclusive serialisation of the Amis Diaries, the controversial journals kept by Sir Kingsley Amis's biographer, Eric Jacobs, which have led to a feud with the Amis family. They throw an unprecedented and intimate light on the late, great thunderer of English letters as he relaxes, pontificates, reminisces and tries to fend off the gloom of old age before his eventual decline and death.

THE SUNDAY TIMES IS THE SUNDAY PAPERS

One
ten
ality

Bruno supporters bring terrace culture to Nevada as doubts are cast over Tyson training regime

Sing along with Frank

WHATEVER happens to Frank Bruno this evening in Las Vegas, it will be a historic night for British performers here.

One hundred and fifty feet above the entrance to the world's largest hotel, where the Bruno-Tyson world heavyweight fight is to be held, a huge close-up of Britain's great hope looks down on the city of lights next to an equally enormous photograph of his fellow thespian, Michael Crawford, the star of the hotel's stage show.

Most hotels were offering odds of 7-1 against a Bruno victory but there is little doubt that 5,000 extravagant Britons will shout themselves hoarse until he or his

opponent drops. The British contingent certainly enlivened Thursday's final weigh-in. As Tyson mounted the scales in something resembling a happy, his scant local support was drowned by British boozing and one defiant shout of "Tyson is a rascal".

The world's boxing press stood by in bemusement as Bruno stripped to his swimming trunks and the lads from the Bull's Head at Gomersal, near Leeds, let rip with "There's only one Frankie

Bruno", sung to the tune of *Walking In A Winter Wonderland*. Don King, the promoter with the electric-look hairstyle, then stepped forward between the two gladiators whose bout will earn him unspecified millions of dollars whatever its outcome.

"He's got a coconut on his head," the Gomersal chorus chanted helpfully, adding "Get yourself a haircut for the lads" to the strains of *He's Got The Whole World In His Hands*.

They have come on their own and in groups, with and without tickets. But Britain's latest ambassadors to Las Vegas appear to share two things: a conviction that they will witness sporting history — via closed circuit TV at \$50 (£32) a head if not inside the arena — and a faint hope of winning back the cost of their trips in the casinos.

Martin Horsey and Mehmet Mazloum, both City traders, have \$1,000 ringside seats but no particular allegiance. "We're here for the fight," Mr Horsey said. "People say it's a lot of money to see a boxing match, but Tyson is the biggest draw of his generation.

Punch ends actor's party

THE list of celebrities expected at tonight's pre and post-fight parties includes George Michael, Boris Becker, Kevin Costner, Eddie Murphy and Jack Nicholson. It does not include the actor Alec Baldwin, however. He is otherwise engaged, preparing his

defence for his forthcoming trial on charges of assaulting a photographer. A keen amateur pugilist, he does not deny the charge but claims his privacy was being violated. The actor ruled out taking on Mr Tyson. "I'd probably have to drug his drink," he said.



Frank Bruno's wife, Laura, joins British fans at the weigh-in in Las Vegas. She and her two eldest daughters arrived for the fight from which Bruno, win or lose, will make £4 million

Indeed, one police official said she was unaware of British sports fans' reputation for getting out of hand.

One spectator will be hoping for minimal violence even inside the ring. Laura Bruno, the boxer's wife, is in Las Vegas with their two older daughters, Nicola and Ra-

chel, "to give Frank the support he needs", she said. Whatever the outcome, he will be £4 million richer than he was this morning, and well-placed for auditions.

Fallen idol, page 20
Bruno portrait, page 46
Fight preview, page 48

Gym slips trouble old guard

IN THE countdown to the big fight, the veteran trainer Johnny Tocco has become unofficial spokesman for this city's bravest minority — its Tyson-doubters.

The octogenarian Mr Tocco, whose sweat-soaked Las Vegas gym has nurtured such hulking legends as Sonny Liston and Tyson himself, told *The Times* this week that "something's wrong" with the challenger for him to have deserted to a rival gym whose distractions include "women with their butts sticking out".

Mr Tocco, at 87, is unlikely to give a warm welcome to the late addition to tonight's fight card. In what is billed as a special attraction, America's top female boxer will take on Ireland's Deidre Gogarty.

Christy Martin, of Bluefield, West Virginia, has an impressive record, with 34 wins and 25 knockouts in 38 bouts. Ms Gogarty boasts only nine KO's, but has the grim consolation of help from her family should the fight turn bloody. Both her parents are dentists.

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■ CINEMA

From the filming of *Great Expectations* in the bombed-out streets of 1946 London...



■ CINEMA

... and Maureen O'Hara preparing for her close-up by the Thames in 1949 for *Britannia News*...



■ CINEMA

... to James Fox catching a cab in *Performance*. London on film is celebrated in a new BFI season



■ RISING STAR

The biggest name in rhythm and blues? Not yet, but Mark Morrison is working on it

GREAT BRITISH HOPES

Rising stars in the arts firmament

MARK MORRISON

Profession: R 'n' B singer.

Age: 23.

Where can he be heard? A single, *Return of the Mack*, has just been released on the Warner Brothers label, while a debut album follows on April 15. But the clubland cognoscenti will already be well aware of him, thanks to two independently released tracks, *Crazy* and *Let's Get Down*.

What is his background? Though born in West Germany, where his father was serving with the British Army, he spent his first 11 years in Leicester. The family then moved to Florida, where he lived until he was 17.

The then-new Wave of British R 'n' B acts — Soul II Soul, Mica Paris, Lisa Stansfield, the Chimes — caught his attention. "They made me homesick for England."

What happened next? A short holiday in Britain turned into a full-scale repatriation, and his assault on the music industry began. July 2, 1994, turned out to be a pivotal night: "I was performing in this club in Manchester, and the crew was videoing the show simply for my own information. But then the girls went wild..." The resultant footage was enough to secure him a Warners deal.

What difference has that American sojourn made to his attitude? "I found them to be very ambitious, hungry people, who will try anything to achieve success. I guess some of that American spirit rubbed off on me. You need that energy to kick-start a career."

What can we expect from the album? "A little hip-hop, some swingbeat, some blues, jazz and funk. Rather than fuse all the elements, I like to try a little of something different on every track."

Is he ready for stardom? "It's going to be a lot to deal with, because people want you to be that character from the video, not just on stage but in everyday life."

ALAN JACKSON

David Robinson celebrates a century of the capital on celluloid

London first went on film 101 years ago this month, when Robert Paul and Birte Acres filmed the 1895 Boat Race. From next week an exhibition of photographs and documents at the Museum of London celebrates the capital's special relationship with the movies in the turbulent century that followed.

The exhibition is presented in collaboration with the National Film Archive, whose great collections of London films have been combed for the most telling images, frozen moments of London life.

Some of it seems impossibly remote. Visitors to Earls Court in 1910, stately in their long skirts and straw boaters, career recklessly on mechanical horses. An Edwardian errand boy slakes his thirst from a tin cup chained to the Eros fountain in Piccadilly Circus. Films record how Londoners travelled before the First World War, in the days of horse-drawn traffic, and in the 1930s — when it seemed that the sun always shone on the buses in the streets, while

underground the escalators always worked.

Feature films no less than documentaries offer a vivid record of ways of life, dress and speech. *Love on Wheels* was shot after hours in Selfridges in 1932. Carol Reed's

Bank Holiday shows how Londoners spent their spare time in pre-war days. From 1950, *Seven Days to Noon* still shows a prosperous, busy dockland, where by 1980 and *The Long Good Friday* there was only dereliction.

Art directors have always been driven to skillful subterfuge in putting London on film. The exhibition shows Hyde Park Corner rebuilt on the Shepperton backlot and the Lord Mayor's Show re-staged at Northolt. *Passport to Pimlico* was shot in Lambeth, while Richard Attenborough's *Chaplin* remake — Charlie's Lambeth boyhood beside the King's Cross gasometers.

The exhibition also memorizes those fantasy Londons created in Hollywood, from *Top Hat* and *My Fair Lady* to *Mary Poppins*. London itself can be versatile too: the Royal Docks became Vietnam for Stanley Kubrick's *Full Metal Jacket*.

Not until the 1930s were studios purpose-built; in the early days they might be adapted from power stations, dance halls, roller-skating rinks and disused First World War aircraft hangars.

The proximity to London meant that space was at a premium. Colin Sorensen, who conceived the Museum of London exhibition, says: "Hitchcock's English thrillers were praised for their 'claustrophobia'; but it was hardly a matter of choice. Working in the cramped conditions of Islington Studios gave him no alternative. The shoot-out from the train at the end of *The Lady Vanishes*, for example, is done against a backdrop with a few bushes and artificial grass."

The exhibition is very much a one-man creation, fulfilling a long-standing ambition for Sorensen, who is keeper emeritus of the museum and one of the great professional Londoners. Sparky, bearded and avuncular, he looks, appropri-

ately enough, very like the older Dickens. He graduated from the Royal College of Art and always means to go back to his first passion, painting.

Twenty-five years ago, however, he became a leading member of the team that created the new Museum of London, inventing "installation art" long before the term itself was coined.

As keeper of the modern department, which embraced the 19th and 20th centuries, Sorensen became the terror of demolition men, turning up with a lorry wherever a theatre, film studio or monument was threatened, to snatch any relics of old London. We owe to him the survival of architectural souvenirs of Evans's music hall, the original bronze sculptured lifts from Selfridges and the doors of Astley's Amphitheatre — a rich of carved horses, which for 100 years had served as the gates of a builder's yard before Sorensen spotted them.

He admits it was an uphill battle to convince traditionalists about the place of films in a museum; but 16 years ago, in collaboration with the National Film Archive, he launched the regular series of Monday night film screenings *Made in London*, which have continued ever since.

Sorensen also perceives the importance of collecting living witnesses as well as inanimate objects. The book that accompanies *London on Film* includes interviews with 33-year-old producer-director John Boulting, and two 88-year-olds, Ealing producer Sidney Cole and Ernie Diamond, the studio carpenter who built the *Titfield Thunderbolt* and whose memories go back to silent cinema days.

Sorensen himself has an endless stream of memories, facts and the connections that link film, music-hall and the architectural and social heritage of London through the centuries. This week he was bubbling over after interviewing Harry Fowler for television, on the spot where 50 years ago the then-juvenile actor played in *Hue and Cry*. "He told me how in 1934, at the age of eight, he appeared in a talent show at the old Canterbury music-hall, and he still remembers the smell from Price's candleworks, which had stood next door ever since Charles Morton built the theatre in 1851. How's that for London continuity?"

• London on Film opens on Tuesday at the Museum of London, 150, London Wall, EC2Y 5HN (0171-600 3699)

Lights, camera, London



The Big Smoke, Hollywood style: Julie Andrews floats over a studio recreation of Westminster in *Mary Poppins*



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■ OPINION

Does the screen violence of films like *Reservoir Dogs* have any effect on the way we live?



■ THEATRE

After the cult success of its film version, *Trainspotting* returns to the London stage

THE TIMES ARTS



■ ON MONDAY

Not the Wimbledon Poisoner: author Nigel Williams prepares for the premieres of two new plays



■ RECORDS

Vintage Joan Sutherland on film, and reviews of other new CDs and videos: Weekend, page 7

JODDELL

yes
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ed

Confronted with incomprehensible evil, some commentators seem capable of pinpointing probable causes with remarkable assurance. What happened in Dunblane may never be understood. Yet several of Britain's most senior journalists swiftly decided that they could identify at least one demon inside Thomas Hamilton's head. Its name, they suggested, was Hollywood.

Max Hastings, Editor of the London Evening Standard, made his connection that very afternoon. He feared that "our intensely violent screen culture" encourages "those of unstable mind". William Rees-Mogg wrote similarly in *The Times*: "The people who make the most violent films, and broadcast them, must examine their consciences, to ask whether such films have reinforced the sick fantasies which may end in killing." In *The Daily Telegraph* Allan Massie went further: "Never in the history of mankind have so many people had such immediate access to images of violence with which to

corrupt their imagination."

After an atrocity, people clutch at any straw of comfort. Why should the widespread distribution of violent movies be comforting? Because it is at least a tangible subject that we might "do something about". And it gives us someone to rage against, when the obvious candidate is dead.

But is film violence a justifiable scapegoat? Linking real violence to Oliver Stone's *Natural Born Killers* or Quentin Tarantino's *Reservoir Dogs* (two films often cited for unrelenting gore) may seem like the sort of *non sequitur* knocked out by journalists under pressure. In the past three days, however, I have heard the conjecture spoken too often by ordinary, thoughtful people for it to be easily dismissed. There is now widespread disgust at the grotesque levels of violence that are routine

in mainstream films. It is a disgust aimed not only at film-makers, but at ourselves, too. We flock to see such films, and our ticket money pays for the next one.

Our disgust may be intensified by furtive behaviour such as Warner Brothers', this week. Warners were due to release the video of *Natural Born Killers* this month. It is a film about a couple who spend a fortnight gunning down people at random. Last Wednesday, a few hours after Dunblane, Warner executives in Los Angeles decided that it would not be "appropriate" for the video to be released in Britain at present.

The timing seemed both shameless and shameless, if that is possible. As the MP David Alton commented: "If the film is not appropriate because of this horrific incident, it is not appropriate at any time." Indeed, Warners' action

IN THE ARTS



RICHARD MORRISON

was reminiscent of Stanley Kubrick's belated decision to withdraw his *Clockwork Orange* when he became convinced that it had inspired copycat rapes.

We may now expect a furious

renewal of the debate between supporters and liberals about screen violence. The arguments will be familiar. The supporters will point to copycat crimes and to a general moral malaise brought about when films portray violence as thrilling and even (in the case of Tarantino and disciples) amusing. They have a point. There is no more chilling experience in modern entertainment than sitting in a cinema surrounded by under-age teenagers laughing at the chic killings in *Pulp Fiction*.

The supporters may accept that the shock of violence is sometimes a legitimate dramatic device. I think of *King Lear*, but will argue that today's films present violence gratuitously. Hollywood, they will say, has become adept at finding weaselly justifications for ghastly spectacles: just listen to Kathryn Bigelow's disingenuous

excuses for the voyeuristic sexual violence in her *Strange Days*; or recall the self-righteous bluster offered by *The Accused*'s producers for its graphic multiple-rape.

How will the liberals reply? They will point out that the evidence linking films to behaviour is much disputed. Grotesque acts of violence were not unknown before film was invented. They will argue that censorship is a blunt weapon. Perhaps we might all agree to ban *Reservoir Dogs*. But what of Clint Eastwood's *Dirty Harry* movies, or John Wayne's westerns? Don't they also glorify "gun culture"?

The liberals will also say that attempts at suppression usually prove counter-productive. Moral guardians kick up so much fuss about violent movies that the films' delighted publicists barely need to

raid their own advertising budgets. Moreover, the kind of images that are suppressed from high street cinemas inevitably slip in, uncensored, via backstreet porn shops or the new electronic media that are practically unpolicable.

This week, I suspect, most of us would side with the suppressors. We would willingly burn every violent book, film and magazine that we could lay our hands on if we felt that we might be stopping another madman from tipping over the edge. But when the anger subsides, a liberal pragmatism will return. Very little will change.

I do not pretend to know what part, if any, screen violence plays in the minds of deranged killers. But I do wonder why it exerts such a hold on brilliant young filmmakers: people who, if they chose, could use their talents and global reach to enrich the human spirit instead of degrading it. Is their morbid nihilism genuine? Is it a fashion accessory? Or is it just the quickest way to make a buck in Hollywood these days?

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Mainline to misery

Just in case anybody thinks that the Whitehall has suddenly become a cinema, or that Irvine Welsh is reading extracts from his original novel in the stalls, this is advertised as *Trainspotting* — the play. And a mesmerisingly mad, bad, dangerous-to-know play it is. Seeing it is like being asked to squelch barefoot through every bodily fluid known to man.

■ THEATRE

Trainspotting
Whitehall

"Er, I suppose the second half is much like the first?" a tweedy old gentleman asked me in the interval. "We're wondering if it's really aimed at our age group." He was

right on both counts, and left with his wife 20 minutes later, no doubt cursing a play-title deceptively reminiscent of happy boyhood days recording the numbers of puffers at King's Cross. Yet his exit was an isolated one. The canned version of Welsh's portrait of low-life at the northern end of the East Coast line may have caused moral distress to some movie pundits, but the play did not noticeably upset the

theatre-going classes when it hit W12 a year ago, nor will it now in SW1. Why? You can hardly call us more jaded, for Sarah Kane recently caused an almighty kerfuffle with her *Blasted*, in which a soldier raped a man, sucked out his eyes and swallowed them. But it may take more to shock theatre people and, dare I claim, we may be more experienced at distinguishing the moral from the immoral. Shakespeare had plenty of sympathy for Bardolph, Pistol and Nym, but he was hardly advocating stealing or drunkenness. For all the Elizabethan exuberance of their Edinburgh characters, Welsh and his adaptor-director, Harry Gibson, do not aim to turn their audiences into junkies either.

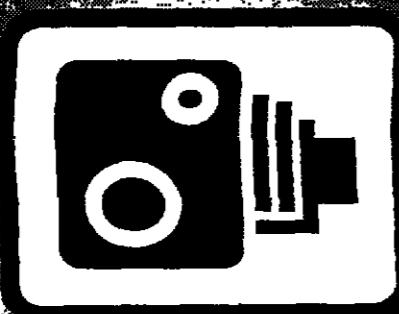
On the contrary, the needle clearly brings deep misery as well as transitory joy. Streetwise Mark introduces his friend Tommy to heroin, only to watch it turn him from an affable wimp into a spectre. And maybe it is not so terrible that Alison's baby dies a cot-death while she is shooting up next door. At least it will save the kid from slow destruction by the Aids virus. Again, what is so glamorous about rolling in dirty rooms, or vomiting up your fast food, or scrabbling among faeces because you have accidentally excreted your opium suppositories?

Welsh's introduction to the play — an odd mix of Spartacist paranoia and sentimental millennialism — suggests that capitalism and "bourgeois cultural fascism" have perverted the energies of a generation. That is short-sighted, for anyone who has read Auld Reekie's history will know that it has always been violent and riotous. But it does not hugely matter, since Welsh's artistry gets the better of his dogma, and he leaves us with a vital, vivid picture of youth that, helped by drugs, joblessness and its own confusions, has succumbed to nihilism and a wild self-destructiveness.

Gavin Marshall and Michelle Gomez catch the anger and turbulence as strongly as their prototypes at the Bush last March; but Paul Ireland's Mark lacks the sly, sardonic quality that Ewan McGregor brought to the role. He becomes monotonous in a flagging, feverish sort of way. That is a pity, but not a fatal one. *Trainspotting* still grips, still stings.

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■ DANCE

The choreographer who came in from the cold: Michael Corder returns to Britain with a new *Cinderella*



■ MUSIC

Schubert's *Winterreise* goes on stage, but the spectacle proves baffling and pointless

THE TIMES ARTS



■ BASE NOTES
Juliette Caton will star in the £3.5 million West End musical version of *Martin Guerre*



■ BASE NOTES
The Barbican plans to mount the first major retrospective of Derek Jarman's life and work

HODDELL

■ BASE NOTES

A CHANGE has been announced to the creative team behind *Martin Guerre*, the new £3.5 million musical which opens in the West End on June 18. It has a new lyricist in the person of Edward Hardy, the young founder of the Mercury Workshop for new composers. Hardy replaces the originally announced co-lyricist team of Herbert Kretzmer and Alain Boublil, though Boublil retains co-authorship credit on the book and Kretzmer will be credited for "additional material". No change to the score: it's still by Claude-Michel Schönberg, of *Miss Saigon* and *Les Misérables* fame.

MEANWHILE, casting has been confirmed for *Martin Guerre*. The RSC actor Iain Glen will star as Arnaud; it will be his first West End musical. And Juliette Caton, who made her stage debut at the age of 11 as the original Little Eponine in *Les Misérables* at the Barbican in 1985, is Bertrandine.

AND speaking of *Les Misérables*, the tenth anniversary gala concert performance, which took place last October at the Albert Hall, is being released as a video on Monday. The concert performance stars the original "Jean Valjean" Colm Wilkinson leading a company of 250 artists and 100 musicians of the Royal Philharmonic Orchestra. The finale features "Jean Valjean" from all over the world singing in their native languages. That should be an impressive display: *Les Misérables* has had more than 30 productions.

THE many talents of the late Derek Jarman are the subject of a forthcoming season at the Barbican Centre. The first major retrospective of his life and work will "consider the diversity and impact of his career as an artist, filmmaker, stage designer, writer, gardener and influential figure in gay politics". The exhibition in the Barbican Art Gallery (May 9-Aug 18) features more than 200 works, including paintings, theatre designs, photographs and his Super 8 films. A complementary celebration of his film work is being presented by the Barbican Cinema (May 11-26). Jarman died in 1994.

ANOTHER British orchestra has picked a top instrumentalist as its musical adviser. The Ulster Orchestra has announced that the violinist-turned-conductor Dmitry Sitkovetsky is to be its principal conductor and artistic adviser for the next three years. The Northern Sinfonia already has Heinrich Schiff, the distinguished cellist, as its musical head. The Soviet-born Sitkovetsky has held the post of artistic director of the Seattle International Music Festival since 1993. He takes over in Belfast next season.

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Michael Edwards and Carole Winter present the Bristol Old Vic Production

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TIM HEALY
MAURICE KAUFMANN
ALAN MACNAUGHTAN
DOUGLAS MCFERRAN
STUART RAYNER
CHRISTOPHER SIMON
PETER VAUGHAN
TIMOTHY WEST
KEVIN WHATELY

REGINALD ROSE'S
TWELVE ANGRY MEN

HAROLD PINTER
Set Designer EILEEN DISS
Costume Designer TOM RAND
Lighting Designer MICK HUGHES
Sound Designer TOM LISHMAN

PREVIEWS FROM 11 APRIL
OPENS 22 APRIL

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COMEDY THEATRE
Panton Street London SW1

Choreographer Michael Corder tells Allen Robertson about his big home debut

Exiled prince has a ball



Corder: "I have never been a 'Yes, sir, no sir' person"

says. "I wasn't sure I was ever going to dance again. I'd lost my confidence completely as a choreographer. I had to start from scratch." Now he admits: "I was impulsive. It was the arrogance of youth. And the minute you do something like that you are branded as 'difficult'. What I think it comes down to is that I have never been a 'Yes, sir, no sir, three bags full, sir' person. That caused a lot of friction. So who was left to be the scapegoat? Me."

The two years he spent in Copenhagen led to more trauma. No sooner had he arrived in Denmark than he found himself on the operating table. He spent a full year recuperating from the surgery to repair an Achilles tendon. "It was a very low time in my life," he says. "I should be a resident choreographer working in depth with one group of dancers. To be honest, I would rather be doing that than travelling round the world living out of a suitcase."

So, at last, Corder has come back home to work with ENB. "About 18 months ago," Corder says, "I went to see Derek [Deane, ENB's artistic director] and an old dancing mate from his Royal Ballet days] to see if he might be interested in doing any of my work. He offered me *Cinderella* right then and there. I was absolutely gobsmacked — and, needless to say, delighted."

"I have never found any company, bar none, that works as hard," he adds. "Over the past three years,

since he took over ENB, Derek has done a brilliant job. He has raised the standard of dancing and of discipline unrecognisably. So, now there is a very healthy, creative atmosphere there."

Corder did his first three-act ballet, a *Romeo and Juliet* for Oslo, in 1992. A triumph, it has remained in the company's repertoire ever since.

Even so, some of the British ballet establishment have lamented the fact that it is too close to the Royal's own version by Kenneth MacMillan. Corder has gone out of his way to make certain that his new *Cinderella* is as far away as you

can get from Frederick Ashton's much-loved production for the Royal Ballet.

"It is like doing something with the sword of Damocles hanging over your head," he says. "But I didn't see the point of doing a duplicate production. And the truth is that my *Cinderella* has nothing to do with the English pantomime tradition. I believe that as soon as the Stupisters are performed by men in drag they take away the seriousness of the piece. OK, I understand why people in this country do it as a pantomime, but Prokofiev had nothing whatsoever to do with that tradition. What I

went after is a musical interpretation as near to Prokofiev as possible.

"You see, the only reason I ever danced or choreographed is music. Every single thing — the image, the ideas, the structure and the steps that I choreograph —

comes from the piano while I

was in the Royal Ballet School,

so I can read music, and for

me composers are the highest.

If I came back in a different life, I would like to be a

composer. But not a mediocre one, only a fabulous one."

● *Cinderella* opens at the Coliseum, London WC2 (0171-632 8200) on March 25

Delta lady with her torch aflame

■ CABARET

Rita Coolidge
Café Royal

At the Green Room, Coolidge appears in a minimalist format, accompanied by the duo of Tim Vezey and Martin Cohen. Still nervous perhaps in this new, exposed setting, she took few risks with the standards, and the arrangements lacked the harmonic and rhythmic variety that bona fide jazz players would have brought to them.

The heart-on-sleeve sincerity of the vocals — every bit as pure as they were two decades ago — made up for that shortcoming. Coolidge and her musicians seemed at their most comfortable when the tempo was raised a peg or two on *Hallelujah, I Love Her So* and the funky *The Way You Do the Things You Do*. With the audience supplying finger-snaps on Peggy Lee's *Fever*, the absence of a drummer went unnoticed.

CLIVE DAVIS

Wasted journey

■ MUSIC THEATRE

Winterreise
Lyric, Hammersmith

find instead a timeless bleakness in these 24 songs. But the result is mainly just baffling and distracting.

Hunched in an overcoat, Hill gives an intense, dramatic account of his wintry wanderings. Behind him, the landscape of Central Europe unfolds, filmed in black-and-white through the window of a moving train; around him, a young woman and two men (identical middle-aged twins) do silent, enigmatic things.

Piles of luggage; electric lamps; discarded clothing; Europe in monochrome: the images are those Boltanski has always used to deal with memory, identity, loss and death. The distance between his themes and Schubert's is not great; a journey that brought them together might well be worth undertaking. But I wouldn't start from here.

IAN BRUNSKILL

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COLLECTIVE ERROR

Major must not muzzle his ministers in a referendum

The year is 1998. The Conservative Cabinet has recommended that Britain should give up the pound and join a European single currency. All 43 million people on the electoral register are given several weeks of a referendum campaign in which to make up their minds on the issue, and will then have a free vote. The only exceptions are 100 odd Tory MPs who are members of the Government and are obliged to vote for the Cabinet's line: not just in the ballot box but in the course of the campaign too. Absurd? Not if Kenneth Clarke and his friends in today's Cabinet get their way.

Barbara Castle, planning the 1975 referendum on Britain's membership of the Common Market, knew how dangerous an insistence on traditional collective responsibility would be. "I wanted a free hand for everyone during the referendum campaign," she wrote in her diaries. "Freedom to choose must feed back from the people into the Cabinet. Otherwise the party would be fatally split".

The oddity of today's discussions is that those who advocate collective responsibility claim to do so precisely in order to prevent splits. They argue that the decision to suspend the normal rules during the 1975 campaign caused tensions in the Labour Party that were never resolved – and eventually led to the departure from Labour of four of its senior members and the formation of the Social Democratic Party. Yet the proponents of this case fail to consider what would have happened had the dissenters in Harold Wilson's Cabinet been forced to toe the pro-European line. They would have resigned *en masse*, all seven of them, making Harold Macmillan's "little local difficulty" when he lost three Treasury ministers look as trivial as he wanted people to believe at the time.

The same would happen in 1998. Were Michael Portillo, Peter Lilley, Michael Howard, John Redwood, Michael Forsyth

and William Hague to be members of that Cabinet, it is almost inconceivable that they could publicly support Britain's membership of economic and monetary union. To expect them to swallow their powerfully held beliefs on a matter of huge political, economic and constitutional importance would be cruel and unusual punishment. Surely they would resign rather than fight for what they saw as the wrong side.

One of the main reasons for holding a referendum is that support for and opposition to Britain's membership of a single currency do not fall neatly along party lines. If they did, it would be easier to argue that a general election could resolve the matter. As it is, both main parties are deeply and clearly divided: it would be an insult to the public's intelligence and a negation of the point of the referendum to enforce collective responsibility on this matter during the campaign.

By 1975, the foundations of the Labour Party's split had already been laid. Roy Jenkins had resigned the deputy leadership three years before in protest at the anti-European stance of much of his party. Harold Wilson was having as much trouble holding his MPs together than John Major has now. Roy Jenkins, like Mr Clarke, was against the whole idea of a referendum, which he described as a "monstrosity". Yet the referendum did not hasten the split; if anything it created for a short while the impression within Cabinet of greater unity, as the losers agreed to abide by the result.

If the Conservative Party is going to divide over Europe, it will do so with or without a referendum, with or without collective responsibility. But at least if ministers are free to argue their case, the campaign will be conducted with honesty and vigour. To hold a referendum and then muzzle ministers would be a typical Majorite tactic: a short-term fudge to appease colleagues which only turns sour when it really matters.

ZIMBABWE'S CHOICE

The electoral farce reflects wider worries

Zimbabwe's five million eligible citizens will go to the polls in the presidential election to be held today and tomorrow. The outcome of this contest can be safely predicted. Robert Mugabe, incumbent President and head of government since 1980, will be returned to office. The only issue of consequence is the size of the turnout.

This prediction can be made with such confidence because Mr Mugabe is the sole remaining candidate. A week ago he had two opponents. On Tuesday the independent candidate, Ndanbanjisa Sithole, withdrew, citing a bizarre government plot against him. Rather more importantly, the remaining Opposition candidate, Bishop Abel Muzorewa, left the contest yesterday after his appeal to the Supreme Court for a postponement of the elections was rejected.

Bishop Muzorewa's appeal centred on the conditions governing the campaign. His United Party, too poor even to afford a telephone in its campaign offices, did not have the resources to wage a reasonable fight. Meanwhile, he argued, the Government's control over the media, its partisan appointment of poll supervisors and the lavish use of state funds to impress voters made a mockery of free and fair elections. Maybe Mr Mugabe would have been re-elected even on a more level playing field. Maybe suspension of elections at this late stage was hopelessly impractical. But the bishop's case certainly had merit.

This unsatisfactory ballot is made more worrying because it fits a pattern of recent events that have damaged Zimbabwe's democratic structure, a structure which has broadly held firm, with many imperfections, since independence. State control of the

media is a case in point. This year government pressure led to the dismissal of the Editor of *The Financial Gazette*, the sole newspaper prepared to campaign against corruption in high places. Since then, that newspaper has dropped its criticisms of the Mugabe regime.

During his re-election campaign Mr Mugabe has denounced the World Bank and the IMF for attaching conditions, such as a small degree of privatisation, to their financial aid for the country. He has again returned to attacks on white farmers and to the threat of land seizure without proper compensation. Much of this may be election politics. But it does not augur well for democratic or economic reform in the next Mugabe term.

The real choice that Zimbabwe faces, therefore, is not at these elections but after them. The choice is between two African models. The first is the recent modernisation route represented by South Africa and, to a lesser extent, by other neighbouring states such as Malawi and Zambia that have moved towards greater political pluralism and market liberalisation. The second, much less appealing and less likely to attract foreign investment, is the route followed by Nigeria and Zaire, where even the trappings of electoral democracy have been jettisoned.

For all Mr Mugabe's authoritarian instincts, Zimbabwe has been a success story in many ways during the 16 years of majority rule. Its relative tolerance helped to persuade white South Africans that apartheid could be safely abandoned. It would be unfortunate if this tolerance were to be reversed after having set an encouraging example to others.

ARMOUR AND LIGHT

There is much more to blades than meets the eye

When the Queen opened the Royal Armouries Museum in Leeds yesterday, she visited the oldest perquisites and props of the monarchy. Although George II, an excitable, little red-faced warrior in armour on a big horse at Dettingen, was the last monarch to lead his troops into battle, arms and armour remain powerful tools for catching and holding the public imagination.

Some of the pieces, such as the grotesque horned helmet mask Maximilian I of Germany gave to Henry VIII, and Henry's magnificent armour for the Field of Cloth of Gold were personal armour of the monarch. More were worn and wielded by soldiers of the Crown. And all of them have stories to teach about the past of the United and Not-So-United Kingdom.

The White Tower has been used as the royal armoury since William the Conqueror built it. But the Norman Kings also used it as a royal residence and a prison for troublesome members of their households. Though the Queen may sometimes feel tempted, there is no merit in continuing all original functions in the Tower unchanged.

Leeds can display 90 per cent of the blades and other arms which are such a big part of British history, instead of the 10 per cent that will stay on show in the Tower. They can be looked after and lit better in their new home. Scholars will still know where to present arms in style. And visitors can have their imaginations fired by the sharpest visual aids to history.

bishops swung in battle in the pious hope of not shedding blood. And weapons of death and defence can be surprisingly beautiful as well as ancient. See the picture of the Hall of Steel in today's *Magazine*.

The dispute about moving the Royal Armouries to Leeds was not about the Watford Gap being the impermeable barrier between North and South. The armories display their own subtlety to that argument: once bloody now boring. With the modern jousting and audio-visual and computer displays that the Queen saw, school parties will now be able to work out for themselves why England won at Agincourt but lost at Bannockburn. They will be able to dress a knight for battle and hoist him up on his horse, and try but fail to draw a longbow.

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LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Shaming the tardy business payers

From Mr Alan Golob

Sir, Organisations representing small business should take concerted action against large organisations that delay payment of invoices [Major promises shame to late payers]. Business March 12.

Every month a major "non-paying corporation" should be targeted. Suppliers should be co-ordinated, perhaps by a representative organisation, in their action to issue a county court summons for any amount owed for more than 30 days. (Costs are recoverable.) If, say, 500 summonses were issued the administration and cost involved in answering and meeting them all would deter companies from withholding payments.

The knock-on effect of so many county court judgments would be to downgrade the company's credit rating, which would in turn affect how much it could borrow from financial institutions, its relationships with overseas trading partners, etc.

There is a world of difference between a company having a good cash flow and its withholding payment. The company that discharges its debts efficiently promotes goodwill and receives good service and prompt attention from its suppliers. Bad payers get put to the bottom of the pile and pay the highest prices for the goods supplied. Big business and government ministers, you would think, would understand this.

Yours etc,
ALAN GOLOB,
Hill Brow, Harewood Road,
Collingham, West Yorkshire,
March 11.

From Ms Vivien Allen

Sir, Surely there is an easy solution to the problem crippling so many small businesses.

Some years ago when I lived in South Africa I found that if bills were not paid within 30 days you were charged interest and the rate of interest increased the longer the bill was outstanding.

It was not only a powerful incentive to pay on time but perfectly fair: if you have had goods or services and not paid for them you are in effect taking a loan from the supplier and no one expects to have a loan without paying interest.

Yours faithfully,
VIVIEN ALLEN,
3 Scarlen Road,
Castletown, Isle of Man.
March 13.

Premium Bonds

From the Head of Policy,
National Savings

Sir, Your report on the Datamonitor survey of the effects of the National Lottery (News in brief, early editions, March 5) suggests that Premium Bond sales have suffered as a result of it. On the contrary, sales have never been better.

In the year following the launch of the lottery we sold £1.7 billion worth of Premium Bonds, much of it stimulated by the introduction of our £1 million jackpot prize in April 1994. That is over three times as much as we sold in the previous year when there was no competing National Lottery.

What the Datamonitor survey actually said was that managers of banks and building societies thought that the lottery was a serious threat to Premium Bonds and, to a lesser extent, to their own deposit accounts. They seem to have overlooked an important factor: the appeal of becoming an overnight millionaire is the same with both the lottery and Premium Bonds, but with Premium Bonds people are never at risk of losing their capital.

Yours faithfully,
PATRICK HICKMAN
ROBERTSON,
Head of Policy,
National Savings.
Charles House,
375 Kensington High Street, W14.
March 14.

Weekend Money letters, page 39

Dalek dialect

From Mr Jack Clayton

Sir, Carol Inlay's memories of *Dr Who* (letter, March 8) awakened some of mine from 1963. I was then in charge of the studio sound in the first series of the programme and like Raymond Cusick, the designer, I was given freedom to interpret the scripts. He was told only to avoid showing feet; so far as I recall the script it simply described the Dalek voices as "metallic".

Mr Cusick and I made our preparations separately, and it was only when the production reached the studio that the vision and sound came together. The combination was an instant success and the Daleks, as Miss Inlay describes so graphically, made a considerable impact upon the viewers of the day.

Yours faithfully,
JACK CLAYTON,
Brook House, Swindon,
Saxmundham, Suffolk.
March 9.

Letters that are intended for publication should carry a daytime telephone number. They may be sent to a fax number – 0171-782 5046.

Flick donation to Balliol College

From Mr Stephen Shaw

Sir, Lord Shawcross (letter, March 14; also report, March 12) writes of "the Flick family donation to Balliol College, Oxford" but asserts that it would be wrong to visit the sins of the grandfather upon the grandson.

The fact is that this "generous endowment" is and will always be perceived as a "Flick family donation", and from a family whose fortune is associated with its support for the Third Reich.

It seems clear to me that the self-evident purpose of the endowment is to lift the status of a name steeped in such associations. Had Balliol had any self-respect it would have rejected such moneys. By accepting, it has diminished its standing.

Yours faithfully,
STEPHEN SHAW,
27 West Heath Drive, NW1.
March 14.

From Sir Sigmund Sternberg

Sir, I have followed with interest the debate surrounding the Flick family donation to Balliol College and I agree with Lord Shawcross that the donor's name should not be carried without carrying the donor's name. It might even have commemorated those who had no choice in contributing to the fortune from which the gift derives. With the donor's name, however, the endowment is not generous, but self-serving.

I recall, as will your older readers, the debate in the early 1950s about the payment of reparations by Germany to Israel and the Jewish people. It was agreed that reparations for material losses during the Second World War were an important step in the process of reconciliation between Germans and Jews.

With benefit of hindsight we see that the positions taken by Chancellor Adenauer and Prime Minister Ben Gurion, in the face of considerable opposition, were indeed correct.

There has been an appreciation, not only by Germany as a state but also by German individuals, that they have a special responsibility in pro-

moting Christian-Jewish understanding.

I believe that Dr Flick is similarly motivated and his gift to Balliol should be accepted in that spirit. This gift, of course, does not discharge the legitimate claims of the survivors of the slave-labour regime in the wartime Flick operation to be compensated for their suffering. That question remains to be resolved.

Yours sincerely,
SIGMUND STERNBERG,
The Sternberg Centre for Judaism,
The Manor House,
80 East End Road, N3.
March 14.

From Ms Zonia S. Strelitz

Sir, There are circumstances in which the recent Flick endowment to Balliol College could have been considered generous. The chair might have been endowed without carrying the donor's name. It might even have commemorated those who had no choice in contributing to the fortune from which the gift derives. With the donor's name, however, the endowment is not generous, but self-serving.

Yours sincerely,
ZIONA S. STRELITZ,
89 Meadow, NW1.
March 15.

From Mr R. Gartenberg

Sir, I entirely agree with Lord Shawcross that the current Dr Flick cannot be held to account for the sins of his grandfather. However, one is entitled to ask whether Dr Flick would have been able to make his generous donation had his grandfather not laid the foundation of his fortune.

Yours faithfully,
RALPH GARTENBERG,
14 Cuckoo Hill Drive,
Pinner, Middlesex.
March 14.

From Mr Roy Proctor Edwards

Sir, Much of the strong economy predicted for the future by William Rees-Mogg in his excellent article, "In praise of India" (March 11; letters, March 14), is already coming to pass.

He should know that when he books a seat on British Airways, the computer that handles his booking is in Delhi; that when he buys his British Telecom bill, their computer is in Bombay; that many of the operating systems for IBM's computers are written by roomfuls of well dressed, highly efficient, English-speaking young ladies with mathematics degrees working in well lit modern offices in Bangalore.

They work at one seventeenth of the wages of their counterparts in the UK, and the costs of flashing the results of their work by satellite to IBM's laboratories in Winchester, UK, or Armonk, New York State, are virtually zero.

A very significant brake on costs was imposed by the Court of Appeal last year in *Joyce v Liverpool City Council* (Law report, May 2, 1995) when it upheld the trial judge's decision that including a claim to compel the landlord to carry out repairs did not prevent claims being referred to arbitration under the small-claims procedure, where only very limited costs can be recovered and legal aid is not generally available.

The financial limit for small claims has recently been increased from £1,000 to £3,000 and this embraces a very substantial proportion of housing disrepair cases.

Yours faithfully,
RICHARD HOLMAN,
Courts of Justice,
Crown Square, Manchester.
March 12.

From Mr Peter Letcher

Sir, Between 1965 and 1990 I was involved in the drafting of international contracts where litigation or arbitration was to be avoided, clarity to the reader (often an engineer whose first language was not English) was paramount.

Mr Francis Bennion (letter, March 5; see also letters, March 15) and his colleagues in the Parliamentary Counsel Office were brilliant in drafting legislation which other parliamentary draftsmen could understand. Their drafting conventions, however, made their work incomprehensible to the man in the street and, indeed, to many solicitors, accountants and other professional advisers.

If the ability to phrase legal concepts in English which is readily understood by reasonably educated people is not achievable by parliamentary draftsmen, then it is inevitable that others should be asked to undertake the task.

Yours faithfully,
NICHOLAS GASKELL (Director),
Institute of Maritime Law,
University of Southampton,
Highfield, Southampton, Hampshire.
March 6.

Failure by salvors to comply with Convention obligations could result in deprivation of any payments for work done and possibly to an action for damages.

The Convention comes into force internationally next July but the UK gave effect to it from January 1, 1995, so it could apply to cases such as the *Sea Empress*. Moreover, the shipping industry (through the Council of Lloyd's) has voluntarily incorporated the Convention into the LOF from 1990.

Commander Sands is correct in considering that the Government (through the Marine Pollution Control Unit) had the right to control operations and there may be legitimate questions about whether correct nautical decisions were taken. However, we should be cautious about condemning those who have to take difficult decisions in appalling conditions without the benefit of hindsight.

Yours faithfully,
COLIN GARRETT,
17 North Road,
Berkhamsted, Hertford

NEWS

Nation unites for Dunblane tribute

■ In a collective act of respect and an expression of deep sorrow, much of Britain will observe a minute's silence tomorrow in memory of the 17 victims of the Dunblane massacre and in solidarity with those left behind to grieve for them.

As the nation prepared to mourn with the Scottish city, doctors struggled to save the life of Amie Adam, five. Her thigh was shattered by bullets when the killer struck in the gymnasium of Dunblane Primary School. Page 1

■ The inquiries: Lord Cullen, the Scottish High Court judge heading the public inquiry on the shooting, began work amid mounting public pressure for answers from police and local authorities about Thomas Hamilton. Page 2

■ The hospital: A doctor who was among the first to enter the school gymnasium explained how she overcame her horror to tend to the injured children. Page 3

■ The school: The children of Dunblane Primary School will go back to lessons next Friday, nine days after the massacre, governors said. Page 4

Solicitor convicted

A solicitor who rugby-tackled the wife of a wealthy client was convicted of assault and false imprisonment. Page 5

Pension planning

Proposals to let everyone save for a substantial second pension in addition to the state scheme are to be unveiled by Labour. Page 6

Island strife

The Seigneur of Sark is to contest an attempt by the multimillionaire Barclay twins to declare independence for the Channel island of Brecou. Page 7

'Dishonest' claims

Manufacturers are cashing in on environmental worries with "misleading and downright dishonest" claims about goods. Page 8

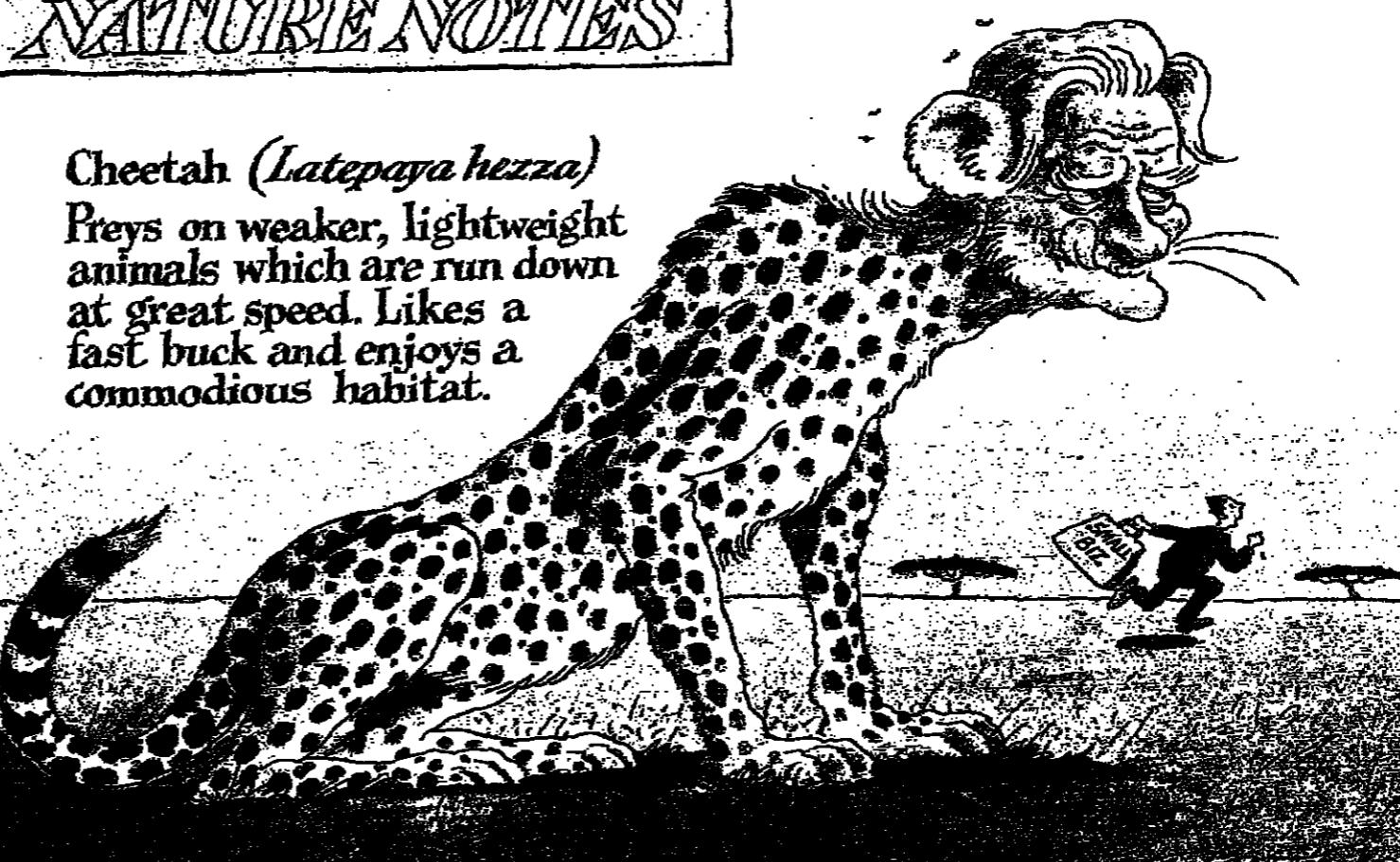
Paying lip-service to the law

■ The Italian Supreme Court overturned a man's jail sentence for sexual harassment, saying that kissing a female colleague in public on the neck was not a criminal offence. "There are lustful kisses and non-lustful kisses," the judges said. Page 9

NATURE NOTES

Cheetah (*Latepaya hezza*)

Preys on weaker, lightweight animals which are run down at great speed. Likes a fast buck and enjoys a commodious habitat.



OPINION

Collective error: If the Conservative Party is going to divide over Europe, it will do so with or without a referendum. But if ministers are free to register their case, the campaign will be conducted with honesty. Page 21

Armour and light: When man starts to organise himself in society, what more can he want than to build and defend society? Page 21

LETTERS

Flick donation to Balliol College; the bad payers of big business. Page 21

COLUMNS

Simon Jenkins: As academics ambulate over Europe, it will do so with or without a referendum. If they do not visit the sins of the fathers on the sons and the grandsons, who will take up the burden? Page 20

Peter Lilley: The Pensions Act will fuel confidence in occupational pensions by creating secure regulation. Page 20

Obituaries: Group Captain Stuart Wilson-MacDonald, fighter pilot; Dewi Bebb, Welsh rugby international. Page 23

Market change: The Stock Exchange will publish details of how it plans to introduce an electronic order-matching system, rejecting controversial proposals from its former chief executive. Page 25

Bearings: The Securities and Futures Authority served notices of disciplinary proceedings against former Baring executives over their role in the £860 million collapse of the bank. Page 25

Aerospace: The collapse of Fokker, the Dutch firm, sent shockwaves through the British industry. Page 25

Violence on screen: "This week," Richard Morrison writes, "we would willingly burn every violent film if we felt we might stop another roadman from tipping over the edge. When the anger subsides a liberal pragmatism will return." Page 17

Well trained: Now a cult film, Irvine Welsh's *Trainspotting* is also back on the London stage. Page 17

CAR 96: British made: Two great names are having to sell their heritage to foreign buyers

Rugby union: England will win the triple crown if they beat Ireland at Twickenham today in Will Carling's last match as captain. Page 48

Golf: Colin Montgomerie, of Scotland, shares second place after two rounds of the Dubai Desert Classic. Page 46

Boxing: Respected American judges give Frank Bruno a good chance of successfully defending his world heavyweight crown against Mike Tyson in Las Vegas. Pages 46, 48

SECTIONS

MAGAZINE

Movie heart-throb: Gile Whitell meets Robert Redford. Page 10
Second time: Alan Frank on a rapist. Page 20

WEEKEND

Spring song: Derwent May reports. Page 1



Property: Tide of change on the river. Pages 18-19
Travel: Wild about Colorado cowboys. Page 18

10 15

High-flier: John Travolta flying passion. Page 7
Win a driving course for under-17s. Page 1

VISION

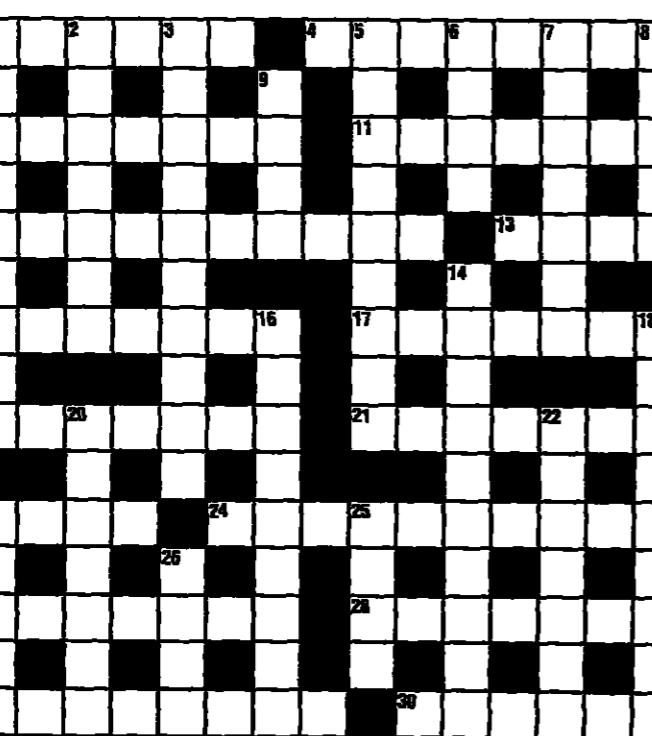


Bookmark: previews Jilly Cooper's new novel, *Apassionata*. Today, BBC2 Film: *All the Presidents Men*, Tuesday, BBC1

THE TIMES CROSSWORD NO 20,117

ABERLOUR
A limited edition, 1970 vintage bottle of Aberlour single malt whisky, the only malt whisky to have twice won the prestigious Gold Medal and Pot Still Trophy at the International Wine & Spirit Competition, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address



ACROSS

- 1 Greek youth setting record once with cupholder (6).
- 4 Sailor's in the drink (8).
- 10 Knock back first class beer in the Crown and Sceptre (7).
- 11 To flower, it turns brown (7).
- 12 One who works for a capitation fee? (4-6).
- 13 Protuberance in the back row (4).
- 15 Pulled in for lottery in pub (7).
- 17 Sort of pipe in middle of the ear (4-3).
- 19 One expected to shoot — a large-leaved plant (7).
- 21 Doctor in operation going round holding a small knife (7).
- 23 Bar codes a vegetable displays (4).
- 24 Drink up! (7-3).
- 27 Hands, for example, to one national (7).
- 28 Embrace link an American may take to be formal (7).
- 29 Excite tribesman to perform dance (8).
- 30 Editor accepts leader is drawn out (6).

Solution to Puzzle No 20,111

KETCHUP MISTRAL
I F E A T E A
L A T I N R E T R I E V E R
L I F E S C E G
J E A L Y F I S H F A L S E
O I L M N S
Y E A S T O N T H E S P O T
T I N N H S R
F R E E S T Y L E S T O I C
L I S V H
A R S O P B E T E N O I R E
C H U H R A A D P E
C O N S O N A N T S W E P T
I H N C E A N A
D E P L E T E S P L O T C H

LAST WEEK'S WINNERS: P. S. Pearce, Camborne, Cornwall; P. A. Brant, Lexington, Kent; D. Darling, Surrey.

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TODAY

Sun rises: 6.12 am Sun sets: 6.07 pm Moon sets: - am New Moon March 19 London 6.09 pm to 6.10 am Bristol 6.17 pm to 6.19 am Bath 6.18 pm to 6.20 am Manchester 6.15 pm to 6.28 am Perceance 6.29 pm to 6.31 am

TOMORROW

Sun rises: 6.10 am Sun sets: 6.09 pm Moon sets: - am New Moon March 19 London 6.09 pm to 6.10 am Bristol 6.17 pm to 6.19 am Bath 6.18 pm to 6.20 am Manchester 6.17 pm to 6.28 am Perceance 6.31 pm to 6.33 am

HIGH TIDES

TODAY AM HT PM HT
London Bridge 11.05 8.3 11.30 8.4
Aberdeen 10.37 3.8 11.28 3.9
Aristol 4.19 12.45 5.7
Bath 10.32 4.1 11.28 5.1
Cardiff 4.18 10.5 4.47 10.8
Doverport 2.45 4.8 3.26 4.8
Falmouth 8.52 5.7 9.37 6.1
Glasgow 2.05 4.6 2.56 4.6
Greenwich 10.21 3.0 10.31 3.0
Hobart 2.28 5.9 2.45 5.9
Holyhead 2.28 5.9 2.45 5.9
Hull (Albert D) 2.27 6.4 3.36 6.7
Inverness 2.11 8.1 3.45 6.2
Ipswich & Lynn 2.02 4.3 2.35 4.3
Leeds 11.46 4.9 12.05 4.9
Liverpool 8.31 5.5 9.05 6.6
London 10.21 3.0 10.31 3.0
Milford Haven 2.28 5.9 2.45 5.9
Newcastle 2.28 5.9 2.45 5.9
Perceance 1.56 4.8 2.28 4.8
Portsmouth 2.28 5.9 2.45 5.9
Porthsmouth 6.32 4.2 9.11 4.5
Shoreham 6.33 5.4 9.12 5.7
Southend 6.25 4.1 9.09 4.5
Severn 6.45 4.6 9.09 4.7
Tees 6.45 4.6 1.07 4.7
Woolwich 6.5 3.7 9.17 3.7
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Heights in metres.

HIGHEST & LOWEST

Yesterday: Highest day temp: Gwenn, Sussex, 19.2°C; highest night temp: Spalding, Lincolnshire, 12.5°C; highest rainfall: Isle of Wight, 100mm; highest sunshine: Newquay, Cornwall, 9.1hr.

FORECAST

□ General: England and Wales will be mostly rather cloudy with patchy light rain or sleet in places. Southwestern parts, though, should have more broken cloud and showers. Breaks are also likely to develop over southern England as the day progresses. Scotland will have a good deal of cloud with outbreaks of rain or sleet, turning to snow over hills. Northern Ireland will also be rather cloudy with showery outbreaks of rain, heavy at times, and turning wintry over hills.

□ London, SE England, Central

England: mostly dry, becoming

brighter during the day. Wind east

light. Max 10C (50F).

□ Moray Firth, NE Scotland,

Orkney, Shetland: cloudy with

outbreaks of rain or sleet, snow over

hills. Max 5C (41F).

□ Outlook: mostly cloudy with

showers, especially in the west.

□ Borders, Edinburgh & Dundee, Aberdeen, SW Scotland, Glasgow, Central Highlands, Argyll, NW Scotland: cloudy with outbreaks of rain or sleet, snow over hills. Wind south-east gentle. Max 6-8C (43-48F).

□ Moray Firth, NE Scotland, Orkney, Shetland: cloudy with

outbreaks of rain or sleet, snow over

hills. Wind 5-7C (41-49F).

□ Outlook: mostly cloudy with

showers, especially in the west.

□ Northern Ireland: mostly

cloudy with outbreaks of rain or sleet, snow over hills. Wind 5-7C (41-49F).

□ Outlook: mostly cloudy with

showers, especially in the west.

□ Wales: mostly cloudy with

showers, especially in the west.

□ Outlook: mostly cloudy with

showers, especially in the west.

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showers, especially in the west.

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showers, especially in the west.

□ Northern Ireland: mostly

cloudy with outbreaks of rain or sleet, snow over

hills. Wind 5-7C (41-49F).

□ Outlook: mostly cloudy with

showers, especially in the west.

□ Wales: mostly cloudy with

showers, especially in the west.

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